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FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

BOUND TO GET RICH;
OR, HOW A WALL STREET BOY MADE MONEY.

By A SELF-MADE MAN.



"Gracious!" exclaimed Walt, rushing forward. "What has happened to Mr. Fairbanks?" Then his eyes rested on the clock. "Great Scott!" he gasped, observing the smoke. "An infernal machine!" With astonishing nerve he seized and flung it through the open window.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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BOUND TO GET RICH

OR,

HOW A WALL STREET BOY MADE MONEY

By A SELF-MADE MAN

CHAPTER I.

WALTER BACON FINDS A PRIZE.

"I've got another!" cried Bobby Burnside gleefully, as he pulled up a handsome specimen of the finny tribe.

"I see you have," growled his companion, Walter Bacon, knitting his brows impatiently.

"That's the sixth, and you haven't caught one yet."

"There must be something the matter with my bait, otherwise I can't see why you should have a monopoly of the sport."

Walt pulled up his line and examined the bait on his hooks, but he couldn't find anything the matter with them.

He tossed his line back into the marshy stream and watched eagerly for a bite.

It didn't come, and presently Bobby drew in his seventh fish.

The two lads were chums, and both were messenger boys in Wall Street brokerage offices.

Walt worked for Douglas Fairbanks, whose offices were on the second floor of the Hanover Building, while Bobby carried messages for Sampson, Merrill & Co., whose place of business was on the same floor.

Walt lived in a modest flat on 120th street, Harlem, with his widowed mother and two pretty sisters, who did their share toward the support of the family.

Bobby lived in a corner flat on the same street near by, with his father and mother and a younger brother, who went to school.

Mr. Fairbanks considered Walt the smartest messenger on

Wall Street, which was saying a good deal, for there were some pretty smart messengers working for other brokers.

Bobby believed himself to be as smart and bright as they came in the financial district, but for all that Walt could give him cards and spades at the business and beat him out at that.

It was the afternoon of May 30th, Decoration Day, and being a legal holiday, the boys had embarked on a fishing trip to the New Jersey marshes in the neighborhood of Staten Island.

Immediately on their arrival at a spot where they had been told that fish were numerous they got down to business without delay.

Although the boys sat side by side, all the luck ran in Bobby's favor, to Walt's disgust.

"I don't understand it at all," said Walt, after his companion had hooked his eighth beauty. "We're both fishing in the same place, and yet everything comes your way and nothing mine. What in thunderation is the reason?"

"Ask me something easier," grinned Bobby.

"I believe if you threw in your hooks bare the fish would grab at 'em."

"No, they wouldn't. Better put on some fresh bait, then maybe you'll have better luck."

"What's the use? I've put fresh bait on three times and it hasn't made any difference. You were born lucky, I guess."

"Not as lucky as you," replied Bobby.

"How do you make that out?"

"I may be lucky at catching fish, but you are lucky at catching on to tips."

"What's the good of tips if you haven't any money to back 'em?"

"Some day you may have the money and then a tip will set you up."

"I wish I had \$100 now. I got onto a dead-sure winner yesterday."

"What is it?"

"D. & K."

"What's doing in that stock?"

"Nothing yet, but you wait a week and see what will happen."

"What do you think will happen? That it will go up?"

"Sure as your name is Bobby it will."

"That's pretty sure. What's going to make it go up?"

"A pool has been—hurrah! I've got a bite at last!"

Walt pulled in his line.

Something that shone like dull silver was wriggling at the end of it.

"Luck has turned at last," said Walt, in a tone of satisfaction.

As he reached for the fish, however, it slipped from the hook, struck the water and disappeared.

"Well, what do you think of that? Wouldn't that make you mad enough to chew a ten-penny nail?" cried Walt, in disgust.

"If at first you don't succeed try again," chirruped Bobby.

"You go bag your head, will you?" replied Walt.

"I've got another bite," said his companion.

"Well, why don't you pull it in?"

"I hate to make you mad," chuckled Bobby.

"Oh, don't consider my feelings. If you get enough of them I may help you eat them."

Bobby didn't pull in his line because he had only been fooling when he said he had another bite.

"Go on with what you were going to say about D. & K. when you got that bite. You said something about a pool."

"Well, a pool of operators has been formed to boom the stock."

"How did you find that out?"

"That's one of my business secrets."

"Is that so? Well, catching fish is one of mine."

"D. & K. closed yesterday at 48. If I had \$100 I'd put it up as margin on twenty shares, and I bet I'd make \$200 profit."

"Think you would, eh?"

"I'd be willing to risk it."

"It must make you mad, then, to think that you haven't got the \$100."

"What's the use of getting mad over it? I haven't got the money, and that's all there is to it. Say, I think you're hoodooing me. I'm going up the stream a little way to try my luck. Don't you follow me or I'll duck you."

"I'm satisfied where I am," said Bobby. "I've another bite. How do you like the looks of that chap?"

Walt made no reply.

He pulled in his line and strode away.

About a hundred feet from Bobby he stopped and started in again.

Ten minutes passed without a bite, then he let his line sink to the bottom, satisfied that all the fish in the little

branch of the Kill von Kull had a grudge against him and was passing him up.

"I'd have had more fun if I'd gone somewhere and got into a ball game," he said to himself.

Just then Bobby yelled out to him.

He looked back at his companion.

Bobby had another fish on the end of his line which he was swinging around his head to show how well it hung on.

"I guess I'll go further up the stream," said Walt, pulling in his line. "Hello! What the dickens have I got hold of, anyway? An old shoe, I guess, or some kind of rubbish."

One of his hooks had evidently caught on something and he was bringing it to the surface.

Finally he gave the line a yank and out popped his hooks and sinker.

Something oblong and red was attached to a hook.

He landed it at his feet and looked at it.

With an exclamation of surprise he disentangled it.

It was a well-soaked pocketbook.

"I'll bet there isn't anything of value in it."

Nevertheless he opened it with as much care as though he expected to find a thousand-dollar bill in it.

The first compartment contained some small newspaper clippings which he tossed into the water.

The second held several pennies and two postage stamps.

The third held the tintype of a very pretty girl.

He put it into his vest pocket.

He thought that was all the wallet contained till he saw there was an inner compartment protected by a flap.

Opening this he saw a yellow-backed bill.

"Gee! Something worth while at last. What is it, \$20 or—whew!" he ejaculated. "It's \$500!"

He stared hard at the water-soaked bill as though he was afraid it would melt into nothingness.

"My, this is a find and no mistake!"

Not daring to unfold it for fear it would go into pulpy bits, he laid it on a stone in the sunshine.

"I wonder if there's any clue to the owner of this wallet?" he asked himself.

The most careful examination of the pocketbook failed to give any line on the proprietor of it.

"When that bill dries out I'll be \$500 to the good. That beats Bobby's luck all hollow. He'll have a fit when he sees it," chuckled Walt. "This is where I get back at him."

He rebaited his hooks and dropped his line into the water.

Inside of five minutes he had his first fish flopping about on the ground.

After he had caught a second he turned the folded bill over so that the sun could get at the other side.

At length he ventured to open it out with great care, after which the bill dried rapidly.

He had three fish by his side when Bobby came up with his string.

"What have you caught?" he asked.

"Three fish and a \$500 bill," replied Walt. "Don't you wish you could do as well?"

"A five hundred dollar——" then Bobby stopped and gazed down open-mouthed at the bill lying upon the stone.

"Where in thunderation did you get that?"

"In the stream."

"In the stream!" cried Bobby.

"Exactly. I fished it out from the bottom. I tell you I'm a fisherman for fair. That's better than pulling in a big fish and finding a diamond ring in its stomach when you open him up."

"Say, how did you find it?"

Then Walt showed him the red pocket-book and told him his story.

"Well, gee whiz! Talk about horse luck! Five hundred dollars at one swoop! I suppose you'll paint old New York vermilion when you get back."

"Hardly, Bobby. I shall use this as a starter for a fortune."

"As a fortune?"

"Yes. I'm bound to get rich."

CHAPTER II.

HOW WALT PLAYS A WINNER IN THE MARKET.

Bobby Burnside usually called for Walt in the mornings and the two boys took the subway train downtown together.

On the morning after the fishing excursion Bobby rang the Bacon bell three times, which was his signal, and waited for Walt to come down.

In a few minutes his friend appeared and they started for the station.

"What did your folks say when you showed them that \$500 bill you fished out of the pond yesterday afternoon?" asked Bobby.

"How do you know that I showed it to them?"

"I don't know, but I supposed you did, as a matter of course."

"Yes, I showed it to them, and the girls nearly had a fit when they saw it."

"Did they want you to divide up with them?"

"Not exactly, but they said they would accept a new dress and hat apiece."

"I suppose you'll give it to them."

"Sure, after I pull a deal through on D. & K."

"I forgot all about that. Going to speculate on the strength of that tip, eh?"

"That's what I am."

"Well, I'd look at that \$500 a long time before I'd put it up on margin."

"If you knew what a good tip I have you'd think differently."

"Maybe I would; but you see I've seen so many people get nipped on so-called tips that I'm rather cautious about putting faith in them."

"My pointer isn't a so-called one, but the real article."

"Everybody thinks the same, or they wouldn't take chances on them."

"Well, you just watch D. & K. and see what happens to it."

"I will, just to see how you will come out. If the stock should go up, as you seem certain that it will, don't hold on too long. Baron Rothschild was once asked how he made his money. He replied: 'By never trying to buy securities at the bottom, and by always selling too soon.'"

"The baron had a pretty level head. The chap who hangs on for the last dollar generally gets left. The trouble is that when a stock is booming people don't like to let go of a seemingly good thing. If a fellow is too cautious, and

sells in the middle of a boom, he feels like kicking himself for losing the additional profit."

"That's right; but it's better to be too cautious when you're monkeying with such a game of chance as the stock market than to take too much risk. A bird in the hand is worth two in the bush."

"I'll remember your sage advice, Bobby," grinned Walt, as they boarded the train.

Walt was generally the first arrival in the morning at the office.

He believed in being prompt, and that fact was taken notice of by his employer.

It always pays a boy to show an interest in his business.

He may think his boss doesn't find out that he makes it a point to be five minutes too early than five minutes late, and that such a little thing as that does not count one way or the other.

But that is where he makes a mistake.

A boy's character often shows itself in little things, which seem trivial, and in the long run they count in his favor.

The clerks came in one by one and then the stenographer made her appearance.

"Good-morning, Kittie," said Walt, politely.

"Good-morning, Walt," she answered.

"Have a good time yesterday?" he asked.

"I didn't go anywhere. Just stayed home and sewed. What did you do?"

"Went fishing in the afternoon with Bobby Burnside."

"Did you catch many fish?"

"Not half as many as Bobby. He seems to be on better terms with the fish than me; but I caught enough for a meal, and enough is as good as a feast, you know."

"At any rate, you had a good time, I suppose. That was more important than the fish."

"I caught something beside fish."

"Not a cold?" she smiled.

"No, a pocketbook."

"A pocketbook!" she exclaimed, in surprise.

Walt nodded.

"I don't quite understand. You didn't find it in the water, did you?"

"That's where I found it. One of my hooks caught on to it and I pulled it up from the bottom."

"How funny! Anything of value in it?"

"There was a \$500 bill in it."

"You don't mean it!" she exclaimed, incredulously.

"I do mean it. Want to see it?"

He pulled the yellowback out of his vest pocket and showed it to her.

"It looks to be a good one," she said.

"I'm willing to take chances on that."

"Well, you were a lucky boy."

"Yes, there's no getting out of that. It isn't often that a \$500 bill is fished out of the water."

"I should say it isn't. I congratulate you on your good fortune."

"Thanks," replied Walt, as Miss Storms continued on into the counting room.

Shortly afterward Broker Fairbanks made his appearance, and after going over his mail he called his messenger inside and gave him a couple of envelopes to deliver.

About one o'clock that day Walt went to lunch.

Before he returned to the office he went up to a little bank in Nassau street and left his \$500 bill and an order for the bank to buy for his account 100 shares of D. & K. stock at 48.

The margin clerk told him it would be bought inside of fifteen minutes.

With \$20 change in his pocket he hastened back to the office, perfectly satisfied that he had invested in a good thing.

That day D. & K. closed at 47 5-8, but that fact didn't worry Walt any.

"Did you buy any D. & K. yesterday?" asked Bobby next morning when they met.

"I did," replied Walt.

"At what figure?"

"At 48."

"The price has fallen off a little."

"I see it has."

"It is liable to go down still further."

"I can stand four points. I don't believe it will drop that much."

"How many shares did you buy?"

"I'm not telling how many."

"What's the difference if you tell me?"

"Well, I think a fellow should keep his business affairs to himself."

"I'd tell you."

"I shouldn't expect you to. It's a good idea in business matters to say nothing and saw wood."

And that was all Bobby could get out of his chum about his D. & K. deal.

Two days later Bobby noticed the stock had gone up to 49.

"You're a dollar a share ahead," he said to his chum.

"Yes, I recognize that fact," replied Walt.

Bobby didn't say anything more on the subject, neither did Walt.

On the following day D. & K. closed at 50 3-8.

The market generally showed an improvement in prices and more business came to the Street.

As Walt was hustling down New street next morning part of an apple whizzed so close to his head as to sting the point of his ear.

He turned quickly and saw a stout boy vanish into a doorway.

"I wonder if he threw that at me. I'll bet a dollar that was Packy Beagle."

He stood watching the doorway.

Presently a grinning countenance appeared cautiously from the shelter of a broker's sign.

It was Beagle, sure enough.

He and Walt were not on good terms.

Packy worked for a broker named Carter Buchanan, who was both a business and personal enemy of Douglas Fairbanks.

Young Beagle was a pock-marked youth of aggressive tendencies.

He took great satisfaction in bullying any boy whom he thought he could safely browbeat, consequently he was not very popular.

When he was afraid to tackle a boy openly he had recourse to various acts of petty meanness.

He didn't like Walter Bacon, though for what reason it would be hard to say, and whenever the chance presented itself he would try to annoy him.

He had thrown the apple and hoped to escape detection.

Finding that Walt had got on to him, he walked off up New street.

Walt had half a mind to follow him and demand an explanation, but as he was on a rush errand he felt that he could not spare the time.

"He seems bound to have a run-in with me," said Walt to himself. "He's getting altogether too gay. If we do have a mix-up I'll bet he'll get all that's coming to him, and perhaps a little more."

On his way back he met Bobby and told him about the incident.

"Packy is looking for trouble," he said, "and he'll get more than he wants of it if he doesn't leave me alone."

"He ought to get a good licking," replied Bobby. "I saw him punch a small messenger yesterday and push him off the sidewalk. He needs a lesson."

"Perhaps he'll get it."

"Say, I just came from the Exchange. There seems to be some excitement over D. & K. It went up one point while I was there."

"That's good. The more points it goes up the merrier."

"I notice that you're nearly four dollars a share ahead of the game."

"It's better to be ahead than behind."

"How high are you looking for it to go?"

"I have an idea it may go to 60 or even higher."

"Are you going to hold on for 60?"

"I may."

"That would give you a profit of \$12 a share."

"That's right."

"If you have 50 shares that would double the \$500 bill you found."

"Well, I'm not crowing till I'm out of the wood," said Walt, as they separated.

During the day D. & K. went to 55.

Next morning's papers predicted a further rise in the stock.

That they were not far out of the way was shown by D. & K. opening strong at 55 3-8, and keeping right on to 56.

That day the brokers fell over themselves in their efforts to buy the stock.

The consequence was it went right up to a fraction above 60, at which it closed.

Walt concluded to follow Baron Rothschild's policy and sell too soon.

In the end he might find that he had not got from under any too quick.

No one, except possibly the insiders, can tell with any degree of certainty just what may happen at any moment in Wall Street.

So Walt left his order at the bank on the way home to close him out in the morning.

His stock was sold at the opening price of 60 7-8.

An hour afterward the bottom came out of the boom and D. & K., amid great excitement, began to tumble at a rapid rate.

Bobby saw the decline and wondered whether Walt had been caught.

He rushed into Mr. Fairbanks' office and saw Walt sitting in his chair as contented as though he was worth a million.

"D. & K. is on the toboggan," said Bobby, gliding up to him. "Did you get out in time?"

"Don't I look as if I did?" replied Walt.

"What did you sell at?"

"Around 60."

"Lucky boy. I was afraid you had held on for a higher figure."

"No, I got out just in time."

Then Bobby went away wondering how much his chum had made.

Walt didn't know exactly himself until he received his statement of account and check from the bank, then he saw he had made \$1,250.

That night he presented his mother with \$200, and each of his sisters with \$25, after telling them how fortunate he had been in the stock market.

CHAPTER III.

WALT ACCIDENTALLY CATCHES ON TO A SWELL TIP.

Bobby was very desirous of learning how much his chum had made out of D. & K., but Walt would not gratify his curiosity.

He took Bobby to the theater, and treated him to a good supper afterward, and the lad had to be satisfied with that.

One Saturday morning about three weeks later, as Walt was returning from an errand on Broadway to his office, he noticed a plainly-clad girl walking ahead of him.

He had almost overtaken her when she started to cross Nassau street at its junction with Wall.

The horses of an express wagon stood with their heads almost on a line with the crossing, and prevented her from seeing a cab that was approaching down Nassau street until it was right on top of her, so to speak.

She uttered a low scream of fright, started back, lost her balance and was falling right in the cab's path when Walt, seeing her peril, dashed forward, grabbed her and swung her out of danger as the driver tried to pull in his horse.

Walt assisted her back to the curb, but she was so upset that she hardly knew what she was doing.

The young messenger supported her on the sidewalk until she recovered herself.

He noticed that she was a very pretty girl, but what greatly puzzled him was the fact that her countenance was quite familiar to him, and yet he was sure he had never met her before.

"I am so much obliged to you," she said, as soon as her self-possession came back to her. "I believe you saved my life."

Walt wasn't sure but he had, or at least saved her from serious injury.

"That's all right," he said, cheerfully. "I am very glad to have been able to render you a service, miss. Shall I accompany you across the street?"

"If you please," she replied, gratefully. "I feel so nervous that I can hardly walk. I had a great shock."

"I guess you did. I will walk down part of the block with you, if you wish."

"Thank you very much. Would you mind telling me your name? I should like to know who I am under such deep obligation to."

"My name is Walter Bacon. I am a Wall street messenger, employed by Douglas Fairbanks, in the Hanover Building."

"Thank you. My name is Florence Mills. I am a school teacher. I am on my way to the Seamen's Bank."

"The Seamen's Bank? I can go as far as that with you, Miss Mills. It is right on the corner of Pearl street."

"Yes. I hope you won't put yourself out on my account, Mr. Bacon. You have already done more for me than I ever can thank you enough for," she said, sweetly.

"I'm not putting myself out much. In any case, I think it is my duty to see you to your destination under the circumstances, for you look pale and weak. You will be able to rest yourself at the bank. Do you know, your face is very familiar to me. Just as if I had met you somewhere before. But I don't think I ever did."

"I am sure I never saw you before, Mr. Bacon. I would remember your face if I had. I probably look like somebody you know."

"No," replied Walt. "It is possible that I've seen you somewhere in public—in the cars, or on the street, and that at the time I took some notice of your face. If it isn't that then I've seen some young lady that looked enough like you to be your twin sister."

"Possibly," she said, with a smile.

When they reached the steps leading up into the Seamen's Bank she offered Walt her hand.

"I will thank you once more for what you did for me," she said, "and will ever remember you with gratitude."

"You are welcome, Miss Mills," replied Walt, and then they parted.

"It's funny how familiar her face is to me," mused Walt, as he walked back to the office. "I'll swear that I've seen her before. But where, and under what circumstances, puzzles me. She's a mighty pretty girl, all right. I'd like to know her better, but I didn't have the nerve to suggest such a thing to her. I've got her name, at any rate, and I know she's a school teacher. Maybe I may have the pleasure of meeting her again."

That evening at the supper table he recounted the incident to his mother and sisters.

"Was she pretty?" asked Edna, with a roguish smile.

"Was she? You can gamble on it that she was, sis," said Walt, with some energy.

"As pretty as that young lady whose picture you've got on your dressing-case?" with a covert smile.

"By Jove!" cried the boy, springing to his feet and rushing out of the room, much to the surprise of the family.

In a minute or two he came back with an expression of excitement on his face.

"I knew I'd seen her before! What a chump I was not to think of this tintype! That's the very girl I saved this morning from being run over," and he threw the picture on the table.

"Gracious!" exclaimed both of his sisters in a breath.

"Are you sure of it?"

"Positive."

"Then the pocketbook must have been lost by somebody she knew," said Edna. "Her best fellow, perhaps."

"I guess so," replied Walt, his enthusiasm evaporating at the possibility that Miss Florence had a best fellow.

"You'll have to restore that \$500 now, Walter, dear," said May, his other sister. "See what you get for rescuing unfortunate young ladies in distress."

"I don't care. I've had the use of it and made over a thousand dollars. You don't think I'd keep what didn't belong to me if I could find the owner, do you?"

"Of course not, brother. We know you're as honest as the day is long. But it does seem funny that you should get a clue to the owner of the pocketbook by saving the life of a pretty girl."

"Lots of funny things happen in this world," replied Walt.

"Did the young lady give you her address?" asked Edna.

"No. She only gave me her name."

"Then how are you going to find her in order to trace the owner of the wallet?"

"That will be easy enough. She's a school teacher. I can write to the Board of Education for her address, explaining the circumstances."

"So you can," said May.

He received a reply two days later from the secretary, enclosing Miss Mills' address.

She lived at No. — West Ninety-third street.

Walt decided to call on her, so that evening he dressed himself more carefully than usual and took an elevated train to the Ninety-third street station.

On arriving at the address given, which was a flat house, he discovered from the janitor that, as the schools had just closed for the summer vacation, she and her mother had gone to visit a relative in the country.

They were not expected to return till the first of September.

"Well, I guess the matter will have to keep till she gets back," said Walt to himself. "I'm sorry, for I should like to have seen her."

Next day Walt carried a note to a well-known broker in Broad street.

He was shown into the broker's private room.

The trader, after reading the brief communication the boy had brought, started to scribble off a reply.

As he pulled his pad toward him his elbow pushed a small pile of papers off the edge of his desk.

They flew about the carpet and Walt stooped down to pick them up.

One of the papers had landed face up, and as he reached for it he couldn't help reading the single line that was written upon it.

This is what it was:

"Buy every share of P. & B. you can get hold of at the market.
(Signed) CAMP."

Walt returned the papers to the desk, for which trouble the broker thanked him as he handed him an envelope to take back to Mr. Fairbanks.

On his way back to the office his mind was busy with the memorandum he had just seen.

That it was a matter of great importance he was certain.

Camp, the signer of the memo, was one of the biggest traders in the Street.

He was reputed to be worth millions, and he was known to be the head of a big bull clique that made a practice of cornering certain stocks when the conditions were favorable.

"I'll bet Camp and his associates are making an effort to corner P. & B. His order called for the purchase of every share in sight. That certainly looks like business. I believe I've got hold of a swell tip. I must look up P. & B. and see what it's going at. With such a pointer I ought to lose no time in getting in on the ground floor with the big traders. I'd be a chump if I let a good thing like this get away from me."

Walt found out that P. & B. was ruling at 72.

"I can buy 200 shares on margin and if it goes up ten points I'll win \$2,000," he said to himself.

The prospect of making \$2,000 excited him greatly.

After considering the matter very seriously during his spare moments when he was in the office he decided to buy the shares at once.

So, just before he left for home, he got the envelope containing his \$1,500 from the safe.

As soon as he was released for the day he carried the money around to the little bank on Nassau street and put all but \$60 of it up as margin on the 200 shares.

CHAPTER IV.

WALT MAKES A GOOD THING OUT OF HIS TIP.

Although Walt had every confidence in the winning properties of his tip on P. & B., nevertheless the fact that he had practically every cent of his \$1,500 capital up on the strength of it kept him somewhat on the anxious seat.

A drop of four points before the rise set in would about wipe him out, and it was quite possible such a thing might happen.

The more he considered the matter the more he became convinced that he had done a foolish thing to put all his eggs in one basket.

"I should have bought only 100 shares," he argued; "then I would be in a position to make good a call for more margin, if it was needed. This is where I allowed my enthusiasm to get the better of my common sense. If I get it in the neck I shall feel like kicking myself all around the block."

For a day or so P. & B. remained stationary, then it advanced to 74, much to the young messenger's relief.

He saw the quotation while he was at the Exchange with a message to Mr. Fairbanks' representative.

When he started to leave somebody stuck out his foot and Walt tripped over on his face.

All the other messengers laughed hilariously.

Walt scrambled to his feet pretty mad, because he knew the trick had been worked on him to make him look ridiculous.

He looked around to see if he could single out the guilty party.

His eyes lighted on Packy Beagle, who was grinning.

He was satisfied that Packy was the guilty individual.

"What did you do that for?" he demanded, walking up to him.

"What's the matter with you?" retorted Packy, aggressively. "I didn't do nothin' to you."

"Yes, you did. You tripped me up just now."

"Who says I tripped you up?" snorted the other.

"I say you did."

"You're away off. I'll leave it to any of these fellers."

"Look here, Packy," said Walt, resolutely. "I want you to understand that I won't stand for any more monkey-shines from you. If you know when you're well off you'll leave me alone in the future."

"Aw, fade away!" sneered Packy, pushing out his chin.

Walt knew that the messengers' entrance to the Stock Exchange was no place for a scrap, but Beagle's insulting behavior was too much for him to stand.

Quicker than a wink he hauled off and smashed Packy in the eye, knocking him three feet away.

He landed in a heap in a corner and the rumpus brought an attache in double-quick order to the place.

Walt, seeing trouble ahead, glided out of the door and started for his office as fast as he could walk.

He ran into Bobby Burnside near the corner of Wall street.

"Who are you butting into?" cried Bobby, seizing him by the arms.

"Oh, it's you, is it?"

"Didn't you know it was me? Where are your eyes?"

"I didn't notice who was in my way."

"What's the matter with you? You look mad."

"I am mad. I just had a mix-up with Packy Beagle."

"You don't say! What did you do to him?"

"Not much, because it was in the Stock Exchange entrance. I put one of his eyes in mourning, though, I'll bet. I gave him a swat that he'll remember."

"Good enough. I wish you'd given him one for me. How did the row come about?"

"He tripped me up as I was going out of the door, and the crowd of messengers gave me the laugh. I got up hopping, and then Packy added insult to injury. I had to let him have it. I couldn't help it."

"He didn't get half enough."

"He'll get the balance if I ever meet him in a good place."

"I'd like to be there and see you knock his block off."

"I'm not a fellow to look for trouble, but Packy is my limit. I'd like to get one good shy at him and I'd gamble on it he'd give me a wide berth afterward."

With those words Walt hurried away.

When the Exchange closed at three P. & B. had gone up another point, to Walt's great satisfaction.

During the next three days the stock slowly advanced to 77, which put Walt about \$1,000 to the good.

"Things are coming my way, all right," he said, gleefully, as he noted the quotation on the tape of the office ticker. "It's about time that boom started in earnest. I shouldn't be surprised if that stock went up over fifteen points altogether. That Camp crowd are pretty hot bulls when they get busy."

Apparently they were getting busy, for next day there was a whole lot doing in P. & B., and the price went to 83, amid the greatest excitement on the floor.

"The brokers are acting like a lot of lunatics over the boom in P. & B.," said Bobby next morning when he met Walt in the corridor.

"Been over to the Exchange?" asked his chum.

"Sure. Just come from there. They're having a regular Injun war-dance on the floor."

"What's the latest price of P. & B.?"

"The figures on the blackboard said 85."

"That's good. I'd like to see it go to 90."

"What difference does it make to you?"

"All the difference in the world. I've got a few shares of it."

"The dickens you have! When did you buy it?"

"The other day."

"Then you got in before the boom?"

"Of course. You don't suppose I'd go in after it had crawled up ten or twelve points, do you? I leave that for people who have more time than I have."

"What did you give for it?"

"Don't you worry. I gave something less than it is now."

"Say, you're trying to make money too quick," replied Bobby, rather enviously.

"Well, I told you some time ago that I was bound to get rich, and so I am, if I break a leg doing it."

"No use asking you how many shares you have, I suppose?"

"No, Bobby, you'd only be wasting your breath. When it comes to business I'm as mute as a clam. Ta, ta, I must be off."

Walt started for the staircase and Bobby for his own office.

There was all kinds of excitement on the Exchange that day, and it centered around P. & B.

When the price reached 90 Walt got his selling order in, and his 200 shares were disposed of at a fraction above that figure.

Next day he found that his profits amounted to \$3,600.

He went home feeling like a fighting cock.

"Mother," he said, when he walked into the kitchen where she was beginning the preparations for supper, "there's been another boom in the market."

"Has there?" she replied.

"Yes, and I was in it. How much do you suppose I made this time?"

"I have no idea. Have you really made some more money?" she asked, with a pleased smile.

"Sure, I have. Ever since I found that \$500 bill I've been out for the dough. This deal has brought me in \$3,600."

"Is it possible, Walter?" she exclaimed, astonished at the amount. "Why, how could you make so much?"

"By getting next to a cock-sure winner."

"It is simply wonderful how you have been making money of late. I really can't understand it. You've been employed in Wall street nearly three years and yet you never made anything outside of your wages before."

"That's because I did not have any capital to work with. You can't go into the market on nothing. That \$500 gave me my start. Now I'm worth \$5,100."

"Why, that's a fortune!"

"To us, yes, but it would be considered a mere bagatelle in Wall Street."

"There must be lots of money there."

"Heaps of it. Millionaires are nearly as common down there as paving blocks on our street."

"I suppose you expect to become a millionaire yourself some day, my son," laughed his mother.

"Sure, mother. I'm bound to get rich, if I don't slip a cog."

"What funny expressions you do use sometimes. What do you mean by slipping a cog?" she asked, curiously.

"It's slang for something going wrong."

"You ought not to use such expressions, at home especially. Your sisters are beginning to pick up some of them. Edna said this morning that her employer called her down for some mistake she made yesterday. Such expressions do not sound nice from a young lady, and I told her so."

Walt laughed, grabbed his mother and waltzed her about the kitchen till she sat down breathless in a chair.

Then he went into the dining room and began reading the evening paper.

CHAPTER V.

A POINTER ON D. & G.

With a capital of \$5,000 in an envelope in the office safe Walter Bacon felt pretty gay now.

He didn't get a swelled head over his success, however, like some boys would probably have done.

He was blessed with a good fund of sound common sense, which now stood him in good stead.

Bobby, noticing that P. & B. had gone up to 93, asked him if he was still holding on to the stock.

"No. I sold out two days ago," replied Walt.

"I suppose you made a good thing out of it?"

"Pretty good, considering my limited capital. If I had had a big wad to invest I'd have made a barrel of money, provided I could have picked up enough of the stock at low-water mark."

"You must be worth more than a thousand dollars now—maybe two," said Bobbie.

"I won't say that I'm not," replied Walt.

"I wish I was worth a thousand dollars," said Bobby, wistfully.

"Wishing for it won't bring it. I wished for \$100 about a hundred times and I didn't get it, just the same. If it hadn't been for that \$500 bill I found I would be wishing still and not be a bit nearer the mark."

"That was the luckiest thing in your life—to go fishing with me that afternoon. I suggested it, so you owe your luck to me."

"That's right. I did not think of that before. I guess you're entitled to something more than the mere honor of putting me on the road to good fortune. Will you be satisfied if I make you a present of \$100?"

"Will I? Bet your life I will! A hundred dollars looks as big as a mountain to me. In fact, it looks as big as a whole range of mountains."

"Then I'll have a \$100 bill for you when I meet you this afternoon after business hours."

"You're a brick, old man!"

"By the way, I've got a clue to the owner of that pocket-book I fished up."

"You have?"

"Yes. You remember I found the tintype of a pretty girl in it?"

"Yes."

"Well, I ran across that girl under rather unusual circumstances."

"The deuce you did! Was it her pocketbook?"

"I don't think so. It must belong to somebody she knows. I expect to trace the owner of the \$500 through her."

"And you intend to give that up, after finding it?"

"Why not? The owner has the best right to it."

"But he never would have found it in a life-time."

"Probably not; but that doesn't deprive him of his rights of ownership."

"What good are his rights to a thing that was absolutely out of his reach?"

"No use arguing the matter, Bobby. I shall turn the money over to any one who can establish his right to it."

"He ought to give you half of it, at any rate. He'd be a mean man if he didn't."

"We won't argue that, either. I've had the use of the money, and made a good thing out of it, so I'll be satisfied to return it without any compensation."

"If you put it that way it's all right, but \$500 is a lot of money to give up after finding it in such a lucky way."

"The person who lost it might need it more than I do."

"I don't think so. A chap who can afford to carry a \$500 bill around in his clothes must be pretty well fixed."

"It would look that way; but, still, it doesn't follow that it is so."

"Where did you meet the young lady—the original of that tintype?"

"At the corner of Wall and Nassau Streets."

"Is she working in the district?"

"No. She's a school teacher."

"You were speaking to her, then?"

"Yes. Her name is Florence Mills, and she lives in West Ninety-third Street."

"Did you tell her about how you found the pocketbook?"

"No. I didn't identify her as the tintype girl until I got home and saw the picture again, though I was sure I had seen her before. I called at her home to tell her about the matter, but I found she and her mother had gone out of town on a vacation trip and are not expected back until the schools reopen in September."

"Oh, I see. In the meantime you'll be able to use that \$500, in connection with your own money, until you find out who owns it."

"I can, of course, but I don't intend to take any more chances with it. I'd feel like thirty cents if I had to admit that I lost it in the stock market."

"I don't know why you should. I consider you have a right to the use of it while it is in your possession. I'd use it if I was in your shoes, bet your boots."

"I'm not responsible for what you might do, but I am for what I do myself. It is time we got back to our offices, if you've eaten enough."

The foregoing conversation had taken place while the two boys were eating their lunch at the restaurant they frequented.

They walked back to the Hanover Building together and separated in the corridor.

There was a note waiting for Walt to deliver, so he didn't even take off his hat, but hurried out again.

The address was the Mills Building, on Broad Street, and he hastened there.

The elevator carried him to the sixth floor and the office he was bound for was on one of the side corridors.

As he approached it he heard a boy's voice raised in expostulation with some one.

"Aw, shut up, or I'll give you a punch in the eye!" exclaimed another voice, that sounded very much like Packy Beagle's.

As Walt was turning the corner a small messenger boy was suddenly propelled toward him with considerable force.

His head struck Walt in the chest and then he went down on the floor.

Walt looked at the little fellow's aggressor and saw that it was Packy Beagle.

"What's the trouble?" Walt asked the boy.

"He shoved me, and he's been abusing me," replied the little lad, plaintively.

"You're a liar," snorted Packy. "I ain't been doin' nothin' to you."

"Yes, you have," persisted the small youth.

"It's just like you to be doing such a thing, you big coward," said Walt.

"Shut up! I don't want nothin' to do with you," snarled Packy.

He wasn't quite so aggressive as he was the morning he tripped Walt up at the Stock Exchange.

Evidently the blow he received in the eye on that occasion had given him a wholesome respect for the boy he had assaulted.

"What do you mean by bullying this little fellow?" demanded Walt. "Why don't you tackle a fellow of your size?"

"It ain't none of your business to butt in where you ain't wanted," replied Packy, doggedly.

"Well, I've made it my business. You'd better get on about your business."

"Why don't you get on about yours?"

"Look here, Packy Beagle, are you looking for trouble? If you are I'll give you all you want of it right here. I owe you something, anyway, for tripping me up in the entrance to the Stock Exchange, and I'd just as soon pay you now as any other time," said Walt, growing hot under the collar.

"Yah!" ejaculated Packy, throwing a vindictive glance at him. "I don't want nothin' to do with you."

"Then get a move on and let this boy alone. Where are you going?" he asked the small messenger.

"I'm going to Mr. Wakefield's office. He wouldn't let me pass."

"He'll let you pass now, all right. Go ahead."

The boy started and Packy made no effort to stop him.

"I'll get square with you, see if I don't!" said Beagle, as he walked off himself.

"Try and see how you'll come out," answered Walt, as he made for Parker & Co.'s office, a few feet away.

He delivered his note, and as there was no answer to it, he came out directly.

As he walked along toward the main corridor he saw a blank envelope lying on the floor near where he and Packy had had their argument.

He stooped and picked it up.

His fingers told him that there was something inside of it.

He opened the flap, which was only partly stuck, to see if the enclosure was of any importance.

It contained a card with the name of Henry Placide printed on it, but with no address.

Turning it over carelessly he saw there was something written in pencil on the back.

This is what he read:

"Dear B.: The melon I spoke to you about the other day is D. & G. Get busy. It will never be lower. In less than a week there will be something doing that will put a barrel of money in the pockets of the lucky ones. Don't let a good thing escape you. It's dollars to doughnuts it will go to 60.
Yours, H. P."

Walt returned the card to the envelope and put the latter in his pocket.

"That has all the earmarks of a first-class pointer," said Walt to himself, as he hurried toward the elevator. "I wonder who B. is? Henry Placide is evidently some man who has been tipped off to a coming rise in D. & G., and is passing the information on to his friend B. I'm afraid it is not likely to reach Mr. B. now, for his name and address are wanting. Whoever dropped this must have been very careless. At any rate, he has probably done me a good turn. I'll look up D. & G. when I get back to the office, see what it is ruling at, and try to find out if there's anything in the wind. I'd just as soon make a few thousands more as not. When a fellow is bound to get rich if he can, he can't afford to let any chances get by him. In the language of Wall Street opportunity spells money."

Walt found that D. & G. was going at 45 and a fraction.

He also discovered that it was lower now than it had been in more than a year.

He learned two or three other things about the road from the recent files of the "Wall Street News" that, in the light of his pointer, seemed to indicate that there was something about to happen in the stock.

After thinking the matter over he decided to buy 500 shares right away, and if things looked more favorable he would buy some more.

So when he was ready to go home he took \$2,600 out of the envelope he kept in the safe.

He found Bobby waiting for him in the corridor.

"Here's your \$100, Bobby," he said, handing it to him.

"Thanks, old man! You're all right!" said the delighted Burnside.

"Now, do you want to risk that bill on a little deal?" asked Walt. "I've got a tip on D. & G. I'm going to buy a few shares myself. That \$100 will get you ten shares on a ten per cent. margin, or twenty on a five."

"I don't know," replied Bobby, doubtfully. "I never owned a \$100 bill before. I hate to part with it."

"Please yourself, chappie. I'm letting you in on a good thing, if you've got the nerve to connect with it."

"How much will I make?"

"Now you want to know more than I can tell you."

"How much do you think I'll make, then?"

"If you buy twenty shares I think you'll make from \$200 to \$250 inside of ten days. I expect to cash in at that rate."

When the boys reached the bank Bobby hadn't made up his mind one way or the other, though the temptation to risk his money was great.

"Sit down there and think it over while I attend to my business," said Walt.

Bobby did so, and he envied the off-hand way in which his chum approached the margin clerk and put in his order with his cash.

"Well, what are you going to do?" asked Walt, as soon as he had finished his business with the bank.

"I guess I'll get twenty shares," said Bobby.

"Then step up to the window and the clerk will attend to you."

Bobby passed his bill over with considerable reluctance, but he was ashamed to back out after going that far, so the deal was put through.

"Bobby," said Walt, solemnly, "you'll never see that bill again."

"Won't I?" replied his chum, with a look of alarm on his face. "I thought you said that——"

"If you win you'll see three others just like it, but that particular bill may be in Kalamazoo by that time."

"Oh," replied Bobby, with a sickly grin, "I see what you mean. Gee! You gave me quite a shock. I thought you meant something else."

"I shouldn't care to have a few like you as depositors if I had a bank," said Walt.

"Why not?"

"You take fright too easily."

Bobby made no reply, and they walked down the subway stairs and took a train for home.

CHAPTER VI.

WALT CALLS ON FLORENCE MILLS.

Next day D. & G. went up to 46, and though that was but half a point, Bobby was tickled to death.

If it had gone down half a point he'd have had a fit.

The following day was Saturday, and the stock closed at 47.

"I've made \$30 already, haven't I?" said Bobby, as he and Walt started for home.

"About that."

"If it goes up another point on Monday I'll be another \$20 ahead."

"Correct," laughed Walt.

"Gee! It's just like finding money, isn't it?"

"It is, as long as the stock keeps going up."

"You expect it to keep on going up, don't you?"

"My expectations may not pan out."

"But you said——"

"I said D. & G. was a good thing, but I didn't say that it was absolutely sure. I never heard of anything being absolutely sure in Wall Street. Now, shut up about it, and let's talk on another subject."

Bobby watched the tape at every chance he got on Monday, but there was nothing doing to speak of in D. & G.

On Tuesday the price dropped to 46, and Bobby acted so nervous that Mr. Sampson asked him what was the matter.

When he met Walt that afternoon he wanted to sell out.

"Well, sell out, if you want to," replied his chum, impatiently. "Nobody is stopping you."

"Aren't you going to sell, too?"

"What for?"

"It's gone down to 46."

"What if it has? It will go up again in a day or two."

"I don't believe you know anything about it."

"All right, then, don't bother me. We'll go to the bank now and you can tell the clerk to sell your twenty shares."

"I guess I won't sell," replied Bobby.

"Then don't talk about it any more."

After fluctuating between 46 and 47 for two days, D. & G. took a jump to 49.

On the following day Walt bought 500 more shares at 50.

Before three o'clock the stock was going at 53.

Bobby could hardly hold himself in when he figured out that he was \$140 ahead of the game.

He kept asking Walt when he was going to sell.

"When it gets to 58 I may sell."

"I'll be another \$100 ahead then," chuckled his chum.

Next day everybody was going wild over the rise in the stock.

As it was a very warm day, there were a great many wilted collars and shirts among the brokers on the floor.

Bobby was sent to the Exchange several times that day with notes to the junior partner, Merrill.

Every time he got there D. & G. was quoted higher.

At length it reached 58, just as Bobby arrived on his fourth visit.

He saw the figures on the blackboard, and a moment later it was sold at 58 1-8.

"Hurrah!" he yelled, in great glee.

"Aw, shut up!" said a surly voice in his ear. "Do you think you're at a ball game?"

"Mind your own business, Packy Beagle," Bobby retorted, turning around.

"Don't you give me none of your lip, or I'll push your face in!" snarled Packy.

"No, you won't," replied Bobby, edging away.

"I won't, eh?" snorted Packy, following him up.

"You had better not touch me, if you know when you're well off."

"What'll you do?" sneered Packy.

One of the other messengers slipped behind Bobby and shoved him against Beagle.

Packy jabbed Walt's chum in the ear.

Bobby, mad as a hornet, punched the bully in the stomach and gave him a shove.

Another messenger who had been abused by Packy gave him a sly kick on the shins.

Beagle, with a roar of anger, started for Bobby, when an attendant appeared, caught him by the collar and gave him a couple of good cuffs.

"Just wait till I catch you outside," said Packy, after the scrap had cooled down, shaking his fist at Bobby.

At that moment Mr. Merrill came up, took the note from his messenger's hand, read it and dismissed him with a nod.

At that moment a D. & G. quotation of 59 went up on the board.

As soon as Bobby got outside he made a bee-line for the little bank on Nassau Street.

There was a line at the margin clerk's window, and he had to wait his turn.

Finally he reached the window and told the clerk to sell him out.

His order was taken and he was told that it would be executed right away.

Then he went back to the office as happy as a lark, but he got a calling down for being out so long.

Walt, in the meantime, tried to reach the bank, too, but he didn't get there until half-past two, at which time D. & G. was going at 61 1-2.

He sold out his 1,000 shares at that figure.

Later on the two boys met on the street as they were both coming from the Manhattan National Bank, where their employers deposited their receipts.

"I sold out at 59," cried Bobby, "and I've made \$13.50 a share."

"I sold out around 61."

"I thought you were going to sell at 58?"

"That was my intention, but I was so busy I couldn't get to the bank."

"So much the better for you."

"Sure. Well, did I put you on to a good thing, or didn't I?"

"Of course you did. I've made about \$260 out of it. My father and mother will fall all over themselves when I show them \$360 all belonging to me," grinned Bobby. "Say, you must be worth four or five thousand dollars now."

"I'm worth a good deal more than that, Bobby," replied Walt; "but you mustn't tell anybody that I've made a cent in the market."

Next day when Walt got his check from the bank he found he was worth \$18,500.

He gave each of his sisters \$100 for a present, and he handed his mother \$1,000 to put in a savings bank for herself.

After the D. & G. boom was over trading was more or less dull in Wall Street during July and August.

On the first of September Walt went up to Ninety-third Street again to see if Florence Mills had returned from the country.

The schools were to open in a week, and the young messenger guessed it was about time for her to be in the city.

When he reached the flat house he asked the janitor, whom he saw smoking at the head of the steps leading down to his apartments, if Miss Mills and her mother had got back yet.

"Yes," replied the janitor, "they returned Saturday. Push the button under their name in the vestibule and if they are in they will open the door for you to enter."

So Walt pushed the button, and presently he heard the familiar "click, click" of the door wire, and he walked into the lower hall.

Then he walked up two flights.

At the head of the second flight he saw a female figure.

"Who is it?" asked the voice of Miss Mills.

Walt glanced up and she recognized him at once.

"Why, Mr. Bacon!" she exclaimed, in surprise. "Is that you? Come right up. I am very glad to see you," and she held out her hand.

"And I am very glad to see you, Miss Mills," he said, noticing that she looked very much stronger and healthier than when he first met her on Wall Street. "You must

excuse me for calling on you without an invitation, but—"

"Oh, don't mention it," she cried. "I am delighted that you have called. Mother will be very pleased to meet you. Come right in," and she led him into their cozy little parlor. "How did you find me out? I have thought of you often, and I wondered if I should ever see you again. I intended to write to your office and ask you to call."

"I wrote to the secretary of the Board of Education for your address, and he sent it to me. That was a few days after we met on Wall Street. I called here, but the janitor told me that the flat was shut up, as you and your mother had gone into the country to spend the vacation term. As I thought it was about time for you to be back I called again this evening, and have been so fortunate as to find you at home."

"It is awfully kind of you to call. Wait a moment till I tell mother that you are here."

She jumped up and disappeared into the small private hall.

While she was gone Walt took in the parlor.

It was neatly and tastefully fitted up, with no pretensions as to style.

A large rug covered most of the floor, and an upright piano stood against the wall opposite the fireplace.

In a few minutes Miss Mills returned.

"Mother will be in presently," she said, taking a seat beside him on the lounge. "Do you live in Manhattan yourself, or—"

"Yes, I live at No. — 120th Street, Harlem."

After Miss Mills had spoken about the nice time she and her mother had had in the country, Walt introduced the object of his visit.

"Now, Miss Mills," he said, "you may remember that on the occasion I made your acquaintance on Wall Street I remarked that your face was somewhat familiar to me, but I couldn't seem to place you."

"Yes, I recollect that you were under the impression that you had seen me before, but I thought you must be mistaken."

"Well, I had seen you before—that is, I had seen your picture."

"My picture!" she exclaimed, in some surprise.

"It is either your picture or that of a young lady who looks so much like you that she could easily be mistaken for your twin sister. I have brought it with me for you to pass on it."

Thus speaking, Walt produced the tintype he had found in the water-soaked pocketbook and handed it to her.

"Where did you get this?" she asked in an astonished tone.

"It is your photograph, then?"

"It is. I received a dozen from the photographer, but ten of them were destroyed through an accident. This is the mate of the only remaining one, which I have in a drawer where I keep my trinkets, and my father, before his death, carried it about in an old red pocketbook which he lost one day when out fishing somewhere down near Staten Island. The loss of the pocketbook was something of a misfortune to us, as it contained a \$500 bill which father had drawn from a savings bank that day, and represented all the money he had in the world. Can it be possible that

you found that pocketbook, Mr. Bacon? And yet, how could you, when father said that it fell out of his pocket into the stream and sank in the marsh? Perhaps you will explain how that picture came into your possession?"

"That's what I came here to do. I found your father's pocketbook."

CHAPTER VII.

WALT'S NIGHT ADVENTURE.

Miss Mills received Walt's statement with unfeigned amazement.

"You found my father's pocketbook!" she exclaimed.

"Yes. I'll tell you how it happened. I found it in a marshy branch of the Kill von Kull on Decoration Day. My chum and I were fishing down there that afternoon. I had no luck with the fish and in disgust I let my line drag on the bottom of the stream. When I pulled it up an old, red, water-soaked pocketbook was attached to one of the hooks. I opened it. I found in it some newspaper clippings, which I threw away, that tintype, which I put in my pocket because the face attracted me, and a \$500 bill. There was nothing about the wallet to give me a clue to the owner, so I tossed it back into the water. That's the whole story."

"My goodness! That is certainly remarkable. And then to think that you, who had found my father's pocketbook, should a short time afterward save my life! That is still more extraordinary."

"A sort of coincidence. Well, Miss Mills, I am ready to restore that \$500, now that I have found the rightful owner."

"Dear me! I don't think we could accept it, Mr. Bacon, under the circumstances. I think you are clearly entitled to retain it, and I am sure that will be mother's opinion, too. Besides, I am under such an obligation to you that——"

"Miss Mills, I must insist on returning you the money. You will not object to taking it when I assure you that your father's bill has been the means of my making over \$18,000 in the stock market, since the day I found it."

"Is it possible!"

"It is a fact," and Walt gave her a rapid sketch of his three stock operations.

"What a smart boy you must be!" she said, with an admiring glance at him.

"Thank you for the compliment, Miss Mills," he said, laughingly.

Mrs. Mills now made her appearance, and Florence introduced Walt to her.

She immediately took advantage of the chance to thank him for saving her daughter from being run down by the cab on Wall Street that day, and added that she and Florence would be happy to have him call as often as he felt disposed to do so.

"Mother," said the young school teacher, "you remember that pocketbook that father lost the day he went fishing down the bay?"

"I ought to remember it, as its loss was a serious matter to us, especially as your poor father died soon after."

"Well, mother, Mr. Bacon found that pocketbook, with the money and my tintype in it. It was my resemblance to the picture that caused him to believe that the money belonged to us. I didn't want to take it from him, but he

insisted that I should, so here it is," and Florence handed her mother the \$500 bill that Walt had given her.

Of course Walt had to tell his singular story over again in order to satisfy Mrs. Mills' curiosity as to how the pocketbook had come in his possession.

She declared that it was truly remarkable that he, after finding the pocketbook in such an odd way, should be the one to save her daughter's life.

"Oh, I guess it would take a pretty big book to record all the curious things that have happened since the world opened up for business," laughed Walt.

The boy spent a very pleasant evening with Mrs. Mills and her daughter.

Florence played on the piano and sang for him, and when he finally rose to go they gave him a cordial invitation to call soon again.

"So the pocketbook was the property of her father," said Walt to himself, on his way to the station. "Well, I'm glad of that. I was afraid that——"

That was as far as he got, for at that moment two men and a stout boy rushed upon him from the shelter of a doorway, where they had been hiding, and one of them struck him a blow alongside the head with his fist that stretched him unconscious on the sidewalk.

The footpads went through the senseless boy, taking his watch and chain and loose change, after which they shoved him into the area of a private house and decamped.

An hour later Walt came to his senses.

The effects of the blow on the head made him feel pretty groggy.

He soon realized that he was the victim of a hold-up job—that everything of value about his person had been taken.

"I'll have to report this outrage at the nearest police station," he muttered.

With this purpose in view he started, as he supposed, for Columbus Avenue, to inquire his way to the station.

It happened, however, that in his partly dazed state he walked in the opposite direction.

He passed the flat house he had just come from without noticing the fact, and kept on toward the river.

It was about eleven o'clock and the street was deserted. After he had walked two blocks he began to wonder where he was.

The neighborhood was unfamiliar to him, and he saw nothing of the elevated railroad tracks that ran along Columbus Avenue.

He leaned up against a fence surrounding a big lot and tried to think and get his bearings.

The fence happened to be weak at that point and gave way under his weight.

He tumbled in a heap into the lot and lost his senses again.

He lay there dead to the world for a couple of hours.

He was in a state of considerable mental confusion when he came around again.

Staggering to his feet, he started to walk across the lot without any definite idea where he was going.

The cool night air gradually cleared his brain as he went forward, and he was soon able to patch together the unpleasant events of the night.

"What I should like to know is, where the dickens have I got to?" he asked himself.

That he was wandering about a vacant lot was clear.

It ran completely through the block from one street to the other, and in width was equal to half a dozen city lots.

Stopping to take an observation he saw a rude one-story shanty before him.

Through a large knot-hole a dull light shone.

That satisfied Walt that there was somebody in there, and he decided to ask the occupant to give him his bearings.

As he started to look for the door it suddenly occurred to him that it might be prudent for him to investigate before committing himself.

There was no telling what kind of a reception he might get if the occupant should happen to be a tough customer.

So he cautiously approached the knot-hole and looked inside.

Two hard-looking men and a boy were seated around a dilapidated table, playing cards.

Illumination was furnished by a small common kerosene lamp, shadeless, which stood on the center of the table, flanked by a tin can that would comfortably hold a quart of beer.

As Walt applied his eye to the hole one of the men took up the can, and after giving the contents a rotary motion, applied it to his lips and took a deep draught.

The men did not look honest, and they were certainly tough.

When Walt's eyes rested on the boy he gave a start of surprise.

He recognized him as Packy Beagle, Carter Buchanan's messenger.

With a pack of dirty cards in his hands, which he was dexterously shuffling, his hat perched on the back of his head, a cigarette, mostly consumed, between his lips, a small pile of silver coin at his elbow and a satisfied smirk on his pock-marked countenance, he seemed to be holding his own very well, indeed.

Walt naturally concluded that Packy lived somewhere in that vicinity.

As the boy began to deal the cards a strong suspicion that the three persons inside were the ones who had assaulted and laid him out that evening forced itself upon Walt's mind.

He had only caught a fleeting glimpse of the rascals before he was done up, but he knew one of them was a boy, and Packy answered the description pretty well.

Beagle picked up his hand, looked at it, while each of the men shoved a small coin toward the center of the table and called for two cards each.

Packy pushed a similar coin toward the others and then dealt each of the men what they had asked for, taking only one himself.

One of the men pulled a dollar bill from his pocket and threw it into the pot, the other man scratched his chin and finally, after a pause, pulled a watch from his pocket and shoved it forward.

Walt identified that watch as his own.

"That settles it," he said to himself, "these are the chaps who robbed me. I'm thinking Packy has put his foot in it this time."

Beagle saw the ante and went a dollar better.

The first man pulled Walt's chain out of his pocket and shoved it in as security for one dollar.

The other tapped the watch as an indication he was in another dollar, and called for a show of the cards.

Packy displayed four tens and an ace.

His hand won, and his opponents each uttered an imprecation of disappointment.

The boy shoved the watch back, and told the rascal that he owed him two dollars.

An argument followed as to the value of the chain, which Packy finally took possession of after handing its late possessor three dollars.

The game then broke up, Beagle saying that it was time for him to go home.

CHAPTER VIII.

PUSHING A CHARGE AND WHAT CAME OF IT.

As soon as Packy Beagle left the shanty Walt followed him at a sufficient distance to keep him in sight.

Buchanan's messenger turned eastward along Ninety-second Street, and Walt shadowed him to a cheap flat on Amsterdam Avenue.

Waiting long enough to give Packy time enough to get upstairs, Walt entered the vestibule of the flat and, striking a match, secured the number of the house.

He also looked at the names on the letter-boxes and saw that the Beagle family occupied the top flat on the south side.

"I've got to locate that police station now, sure," thought Walt, as he walked toward the corner of Ninety-third Street. "It must be late, for the saloon is closed."

When he reached the corner he looked in at the saloon window to see if there was a clock, that he could get a line on the hour.

There was a big, open-faced one near the window, and he saw that it was near two.

"I must have been unconscious some time, for it was five minutes of ten when I left the Mills' apartment. Miss Florence and her mother will be surprised when I write and tell them of what I've been through. Now, if I could only meet a policeman or somebody else who could direct me to the station, I'd be all right."

He started up Ninety-third Street at a swinging pace, but there was not a soul in sight.

He went clear to the elevated station without seeing any one.

"I'll have to try the night ticket agent and see if he knows where the station is," thought Walt, starting up the stairs to the elevated station.

He told his story to the ticket man, and that person told him that the nearest police station was in 100th Street, west of Columbus Avenue.

Walt thanked him and walked up there.

When he reached 100th Street he saw two green lamps in front of a building a short distance down the block.

He knew that was the station and hurried there.

He rehearsed his adventure to the man at the desk.

A detective was summoned from an inner room and Walt went over his story again for his benefit.

Another officer was called into the case, and at the detective's request Walt led the way to the shanty in the lot.

The door was forced and the two rascals were found inside.

They were searched and Walt's watch found on one of them.

They were handcuffed together and marched to the station by the policeman.

Walt and the detective then went to the Beagle flat in Amsterdam Avenue and aroused the inmates.

Securing an entrance to the flat, the detective arrested Packy, to the consternation as well as indignation of his relatives.

A search of his pockets revealed Walt's watch chain.

He was taken to the station and locked up.

Walt then went home, after promising to appear at the police court in the morning to prosecute the three rascals.

It was after three when he entered his flat, and his mother and sisters were in a state of great anxiety over his failure to return home in season.

They were not a little disturbed by his story, but he laughed at their fears and trotted off to bed.

After breakfast he wrote a note to the cashier of his office and took it around to Bobby's flat for him to deliver.

His chum was much astonished to learn what he had been through the night before.

"Do you really mean that Packy Beagle was mixed up in that robbery?" he said, not a little surprised.

"He certainly was. He's been juggled ever since half-past two this morning," replied Walt.

"Gee! I never thought he was as bad as that. I see his finish now, for fair."

When Walt got back home he found the captain of a West Side election district waiting to see him.

The political gentleman had called to see if Walt wouldn't withdraw his charge against Packy, Mr. Beagle senior being a voter and worker of his district.

Walt refused to entertain such a proposition.

"It won't do you any good to prosecute the boy. His word will be just as good as yours in court."

"That's all right, but my watch chain was found in his possession. How is he going to get around it?"

"That's awkward, I'll admit; but he'll probably be able to explain how it came into his possession. You'll get your property back."

"What of it? Do you suppose I'm going to stand for such a knock-out as I got? You don't know me."

"Oh, come, now, the easiest way is the best. I'm satisfied you have made a mistake in this thing. He had no hand in assaulting you. Remember, if you push your charge against him you may ruin an innocent boy for life."

"I think he's ruining himself without any help from me. Look at the company he keeps. Besides, as I intend to push the matter against those two men, Packy is involved, no matter how you look at it. If he was the only one in the case I might decline to prosecute; but, as the affair stands, the three are tarred with the same brush."

The captain went away without having accomplished his object.

When the case was called in the police court that morning the prisoners were present.

So also was Walt, the district captain, and another man.

While Walt was making his way to the witness chair the other man had an interview with the judge.

Walt told a plain, straightforward story.

"Can you swear positively that the prisoners at the bar

were the persons who attacked you on Ninety-third Street?" asked the judge.

"I cannot; but I can swear two men and a boy did the trick, and my property was found in the possession of two of the prisoners."

"Which two?"

Walt pointed to Packy and the biggest man.

"Who found your property on them?"

"Detective Morton, who went with me and arrested the prisoners."

"You are willing to swear that this watch and chain are yours?" asked the judge.

"I am. My monogram is on the case."

The magistrate examined the monogram.

"What are your initials?"

"W. J. B."

The detective was the next witness, and he was followed by the policeman.

The prisoners were then asked what they had to say for themselves.

The big rascal accounted for the watch being in his possession by declaring that he had found it on the sidewalk in Ninety-third Street, and had given the chain to his companion, who, in turn, had lost it to Packy in the game of poker.

The big rascal's companion swore he had seen his associate pick the watch up, and had asked him for the chain, and got it.

Packy swore that he had not been in Ninety-third Street at all, but had met the two men at the shanty.

They had told him about the finding of the watch and chain on the sidewalk, and he had won the chain from the smaller man.

The magistrate decided that there was not sufficient evidence to hold the prisoners for highway robbery, and ordered the charge changed to "having stolen property in their possession," on which count he ordered them to be transferred to the Tombs.

Walt did not get his watch and chain back, as they were to be turned over to the property clerk at headquarters, pending the final adjustment of the case.

As for his money, there was small chance of his ever seeing that again, since he could not swear to the exact amount he had lost, nor could he identify any of the money found in possession of the prisoners.

On his way out of the court he was halted by the district captain and his companion.

"Well," said the captain, "I told you that you were mistaken about the boy having any hand in robbing you. He gave a perfectly satisfactory reason for having your property in his possession. So did the men. When they come up for trial on the new charge they are bound to be discharged. There isn't a bit of evidence against them. As soon as they're taken to the Tombs they'll be let out on bail, and that's about all there'll be to it. You might better not have pushed the charge, for in that case you would probably have got your watch back at once. Now you'll have to wait for it until the charge against them is dismissed."

With a sardonic grin the captain and his companion walked off.

"It looks as if I've come out at the small end of the horn," grumbled Walt to himself. "I'm satisfied those

three rascals are guilty of the assault and robbery, but the trouble is I can't prove it, so they'll probably get clean off."

That afternoon when he went to the Exchange with a note for Mr. Fairbanks' representative, he found Packy standing at the rail, as impudent as ever, waiting to deliver a message to some broker.

He saw Walt, and favored him with a triumphant grin, as much as to say, "did you ever get left?"

Walt felt like kicking him, but of course could not resent his cheerful smile.

He had to admit to himself that for once Beagle had the best of him.

CHAPTER IX.

WALT ADDS TO HIS CAPITAL, AND HELPS MISS MILLS TO DO THE SAME.

Before he went home that afternoon Walt wrote a letter to Florence Mills detailing all that had happened to him after leaving the flat.

He also told her how the matter had been disposed of at the police court.

In the meantime he had related the circumstances to his employer.

Mr. Fairbanks was satisfied that the accused were guilty, but admitted that it was not likely they would be punished, as there was no corroborative evidence against them, and the circumstantial part was not convincing enough to impress a magistrate.

If the two men were known to the police it would tell somewhat against them at the trial, otherwise he could not see but that they would be discharged.

In any event Packy was bound to get off.

Two days later Walt received a dainty note from Miss Florence in which she told him how sorry she was to learn that he had been attacked and robbed after leaving her home, and she tendered her and her mother's sympathy.

She added that she hoped the unfortunate incident would not prevent him from visiting them soon again, signing herself, "Very sincerely your friend, Florence."

Walt was greatly pleased with her note, and told himself that it would take more than highway robbery to keep him from visiting so charming a girl.

Bobby thought that Walt had been badly thrown down, and he said he guessed the district captain had suggested to the accused the line of defense they had offered so successfully.

Two weeks later, while Walt was out on an errand, an unexpected shower of rain obliged him to take shelter in a doorway on Exchange Place.

Two gentlemen also sought shelter in the adjoining doorway.

Walt soon heard them discussing a certain stock called S. & L.

"If you want to make a stake, Fordham," said one of the gentlemen, "you'll make no mistake in buying a few thousand shares of S. & L. It's selling unusually low in the market for a gilt-edge security, and can't remain long at that figure. The moment the market takes a brace it will go up. It pays a quarterly dividend of 1 1-2 per cent. on its par value, which is equivalent to 2 per cent. on its present market value. It is good either as a speculative venture

or a permanent investment. I advise you to get in on it without delay. I don't believe it will go a point lower at the outside."

Walt listened to them discuss the matter, and the gentleman named Fordham finally said that he agreed with his companion that S. & L. was a good thing to buy, and that he intended to purchase a couple of thousand shares at once.

After the rain let up and Walt went on his way again he began to seriously consider the advisability of buying the stock himself.

As soon as he got back to the office he looked it up and saw that the stock was selling at 80.

"I could get 2,000 shares, but it would take nearly all my money," he mused. "Still, as long as it's a pretty safe investment, I'm not running much of a risk."

Before getting in on it he decided to make inquiries of Mr. Fairbanks, as well as of several well-known brokers he knew well enough to approach.

The result of his investigations was so favorable that he bought 2,000 shares.

He wrote Florence Mills and told her that he thought if she invested \$400 in 50 shares of the stock she would make a little money.

He offered to put the deal through for her.

On the following afternoon she came downtown to see him about the matter.

He showed her the evidence that he had himself gone the whole hog on the stock, and explained all his reasons for taking the risk.

"I wouldn't have suggested the matter to you, but I feel sure that you will come out ahead if you go into it. If you should lose any part of your money I shall lose forty times as much. That ought to convince you that I have every confidence in it as a winner. I have been told that it will surely advance five points on any kind of a rising market, and if a boom should set in it would not surprise me to see it go to 90."

Florence was favorably impressed by Walt's arguments.

Besides, she had the utmost confidence in his honesty and smartness.

She opened her wallet and took out \$400, which she handed to him.

"Buy me 50 shares, and when you sell your own stock sell mine, too. I rely entirely on your judgment. I shall not scold you if luck should happen to go against me. If you can afford to risk \$16,000 on the stock, surely I can afford to risk \$400. I am sure you are very kind indeed to put me in the way of making a little money."

"You are quite welcome, Miss Florence. It is a great pleasure to me to be able to do anything for you."

"Thank you," she replied, with a smile. "Well, I must not bother you any more to-day, so I will take my leave."

"You are not bothering me. I am practically through for the day."

"As early as this?"

"Yes. We messengers have pretty good hours, but it's generally a case of hustle from nine to three. I suppose you go home by the elevated?"

"Yes."

"If you don't mind waiting a few minutes I'll go uptown with you, that is, if you do not object to my company."

"I should be very happy to have your escort," she replied, with a charming smile.

Walt went into the counting room to see if the cashier wanted him to remain any longer, and finding that he did not, he returned to Florence and announced that he was ready to go with her.

They walked up to Broadway, then down to the big office building that connected with both of the elevated lines.

They boarded a Sixth Avenue train and were soon speeding uptown.

Walt got off at Ninety-third Street with the young school teacher, and saw her to her door.

"Won't you come upstairs a minute and see mother?" she asked.

Walt wasn't sure whether he could or not, but permitted himself to be persuaded.

He remained fifteen minutes and then started for home, after making an engagement to take Florence to the theater on Friday evening.

Next morning he bought the 50 shares of S. & L. for Miss Mills, at 80.

The market remained pretty much the same as it had been for the past two weeks until Friday, when prices began to stiffen, and S. & L. advanced two points by three o'clock, when the Exchange closed.

So Walt had good news to carry to Florence when he called that evening to take her down to the Empire Theater.

"Omitting the matter of commission, Miss Florence," he said, "you've made \$100 so far on your little deal."

"Isn't that lovely!" she exclaimed. "And you must have made forty times as much as that, which is \$4,000."

"About that," he replied.

"At that rate you'll soon be a rich boy."

"Well, my motto is that I'm bound to get rich some time, and I'm losing no chance to reach that result."

"I've heard of so many people losing money in Wall Street that I'm sure it takes a good deal of shrewdness and good judgment for a boy to make as much as you already have from a \$500 bill. I am delighted to think that my father's little savings, which we supposed were gone forever, proved the stepping-stone for you to good luck. You certainly deserve your good fortune, and you have my best wishes for your continued success."

Walt thought Florence unusually pretty that evening in her theater gown, with a white feather boa thrown over her shoulders, while she was very proud of the escort of such a stalwart, good-looking boy, who paid her every attention that a girl could look for.

Next day S. & L. went up another point in the course of the two-hour session.

During the fore part of the week it sagged back to 82 3-8, and then went up to 84.

"I haven't heard you talk stocks for three months," said Bobby, one day that week. "You haven't quit the market, have you?"

"No, I've only been lying low and watching for something to turn up."

"That means you're on the lookout for another tip?"

"That's right," replied Walt, who did not consider it necessary to tell Bobby that he was playing S. & L. at that moment.

"Well, if you get hold of one, let me know. I'd like to add my little pile."

"Seems to me you're getting reckless all at once," laughed his chum.

"No, but I don't mind getting in on a good thing."

"You're not the only one down here who is looking for easy money. I think you had better keep out of the market."

"Why? Do you want to make all the money yourself?"

"I'm not likely to get away with any too much. You needn't worry."

"I'd like to be worth a quarter of what you have made since you started in."

"You haven't any idea what I've made."

"Oh, I can guess. You've made all of six or seven thousand."

"I won't say that I haven't; but that isn't so much."

"Not for a broker, but for a messenger boy it's a fortune."

"Would you be satisfied with that much?"

"Would I? Bet your life I would!"

"I'd bet your life that you wouldn't. You'd be looking around for a chance to double it."

"Like you're doing?"

"Exactly. The more a fellow has the more he wants. That's why so many of the lambs, who happen to be fortunate in their first speculation, hang around the Street until in the end they go broke."

Bobby knew that was a fact, for he'd seen unnumbered examples of the fact in his own office.

When Saturday came around again, S. & L. was going at 87 3-8, and at that figure Walt ordered his stock and Florence's sold.

It was done before the Exchange closed at noon, and then Walt knew that he had cleared a matter of \$14,000 on the deal, while Miss Mills' profits on her 50 shares amounted to \$360.

He saw her Sunday evening and promised to bring the money to her the next evening.

He kept his word, and at the same time he told her that he was now worth about \$31,000.

"You're the only one who knows that," said Walt, "for I like to keep my business to myself; but somehow or another I've made an exception in your case. I don't know why I've told you, unless it is because—well, because I like you."

Florence blushed a little and said she appreciated his confidence.

CHAPTER X.

A BIG DEAL IN COPPER.

About three weeks after Walt added the \$14,000 to his pile Packy Beagle and his two rascally associates were brought to the bar of the court of Special Sessions.

Walt was the only important witness against them, and even his testimony, which he had to confine solely to events that followed the robbery, failed to convict the accused.

Walt got his watch back, and with that he had to be content.

Packy himself began to get a little flippy with Walt

again, as he had before he got that crack in the Stock Exchange.

"That chap seems to have forgotten the lesson I gave him," said Walt, remarking on the matter to Bobby. "He's grown uncommonly cocky since he got out of that scrape, and it looks to me only like a matter of a short time before we have another mix-up."

"Don't forget to put in a couple of welts for me," said Bobby.

Our young messenger now had a safe deposit box to keep his money in, as he did not consider it prudent to keep such a large sum as \$31,000 in the office safe.

He kept a close watch on the market, and soon saw a chance to buy M. & O. at a low price.

He purchased 3,000 shares at 62, and when it went to 66 he sold out, and cleared about \$11,500, which raised his capital to \$42,000.

The day after he sold, the stock fell back to 64, and he congratulated himself on his alertness in getting out at the right moment.

Walt now felt that with the capital he had acquired he could afford to take chances that he never would have dared to take before.

One day he was sent on an errand to a mining broker's office in Broad Street, and while waiting to be admitted to the private office of the trader he overheard two brokers talking about the prospects of a certain copper mine in the Northwest.

The gentlemen who were conversing did not make any secret about the matter under discussion.

A day or two later Walt was sent with a note to the secretary of the Mining Exchange.

While in the room he heard a gentleman tell the secretary that there would be something doing in Montana Copper in a few days that would get the Curb by the ears.

That remark which he caught, as it were, on the fly, set him thinking more earnestly than ever about this stock.

Finally Walt decided to purchase 1,000 shares of the stock outright.

The certificates cost him \$10,000, and when he got them he put them in his safe deposit box.

That night he dreamed that he had bought the controlling interest in the mine; that it advanced to 100, and the papers called him the young copper king.

"That was a funny dream," he said to himself when he woke up in the morning. "I wouldn't mind having such a dream come true."

That morning Bobby was laid up with a bad cold and didn't go downtown, so Walt went to the station alone and boarded the express.

At the Grand Central station two men got aboard the train and one of them took the vacant seat near Walt, who was absorbed in the morning paper, while the other had to stand up and hold on to a strap.

Everybody who has ridden on the subway trains know that they make such a noise when in motion that conversation can scarcely be carried on with ordinary tones.

The two men in question seemed to be unused to the underground route, and in trying to talk they raised their voices even louder than those who had grown accustomed to the racket of the wheels.

Walt would have paid no attention to them, but for the

fact that the words "Montana Copper" suddenly reached his ears.

The name of that mine acted like magic on him, and he strained his sharp ears to try and hear what they had to say about the mine.

"Now, Andrews, this morning you visit the offices on Broad between Wall and Exchange Place, and I'll take in those below. Then you take in Exchange Place towards Hanover, while I'll work the brokers between Broad and New. The closing figure of Montana Copper yesterday, as you know, was 97-8. At an average price of 10 we ought to round up a majority of the shares there are in New York between this and Saturday. When the harvest sets in next week there will be a lot of sore heads in the district. If the price doesn't go to 35 or higher within ten days I'll be willing to jump off the Battery."

Walt listened to those words in a suppressed fever of excitement.

He was beginning to get an inkling of what was going to happen to Montana Copper, and he was eager to learn more on the same subject.

By the time the train reached Fourteenth Street, which was the next stopping place, he had heard enough to assure him that a boom in M. C. was inevitable, and that these men were acting in the interests of a copper syndicate in Chicago.

That day Walt went to a big mining broker and gave him an order to purchase 20,000 shares of Montana Copper on margin, putting up \$20,000 as security.

That left him \$12,000 to protect his interests with.

"Who do you represent, young man?" asked the trader, looking keenly at Walt.

"I represent cash," replied the boy, placing his money on the desk.

"Just so," chuckled the broker, who did not believe his statement. "I will make the deal out in your name. That's what you mean, isn't it?" he added, counting the money.

"Certainly. I am the person you are dealing with, no one else."

"Surely. I don't see any one else to recognize. What is your address?"

"I work for Douglas Fairbanks, of the Hanover Building."

The broker made a note of the fact, and winked a big wink.

Clearly, in his mind, it was Broker Fairbanks who was actually making the deal.

That fact was nothing to him, however.

He had the cash advance and was sure of his commission and other expenses, no matter who was at the back of the matter.

He carried the money and the memorandum to his cashier, and presently returned with a paper, which he turned over to Walt.

"So you say this is a private deal of yours?" he grinned, as he handed the paper to Walt.

"Yes, sir."

"Pretty large transaction for a messenger boy, isn't it?"

"I'll admit it is."

"Did your grandmother die and leave you the money?"

"No, sir."

"You didn't save it out of your wages?" said the trader, jocosely.

"Hardly," laughed Walt. "We don't get princely salaries, but we earn all we do get."

"I presume your employer doesn't know he has such a wealthy messenger?" chuckled the trader.

"I haven't told him, and as all stock deals are confidential, I don't think you are likely to send him word."

"Oh, no. Certainly not. I am very much obliged to you for putting such a nice little order in my way. A commission of \$5,000 is not to be sneezed at, even when it comes through a messenger boy."

"You are welcome. I hope you will get busy at once and gather in those shares before the price advances."

"I will go out at once and get them. So you are looking for a rise in Montana Copper, eh?"

"Well, I'm not putting up \$20,000 for fun, Mr. Blake," said Walt, rising. "Good-morning."

"He's all right," chuckled the broker, as he reached for his own hat. "I wonder what's in the wind about Montana Copper? If Mr. Fairbanks sent that boy here, as I'm sure he did, he must be buying it either for himself, or some big customer. Whoever is putting up the money is working on a pointer. Whether the tip is worth anything is the next question. On my own judgment I should say nit."

Thus speaking, the broker went out to buy the stock.

CHAPTER XI.

A SCREW WORKS LOOSE WITH WALT.

Next day Montana Copper jumped to 13.

Walt immediately sold the 1,000 shares he had bought outright, and made a profit on them of \$2,700.

He took the money around to Broker Blake and gave him an order to buy 10,000 more shares on margin at 13 or thereabouts.

The trader was clearly surprised.

"Have you come into some more money, young man?" he chuckled.

"Yes, sir."

"And you are putting it all up on copper. You must have a tip."

"Maybe I have," laughed Walt.

"I don't see where you could get inside information on Montana Copper. Instead of buying 10,000 more shares I should think you'd be taking profit on the 20,000 you bought yesterday," said the broker, trying to worm some information out of the boy.

"If I did that you'd lose \$2,500 more commission," replied Walt.

"That's quite true," said the trader. "I won't say another word."

Broker Blake found some difficulty in securing the stock to fill Walt's order, and he was somewhat surprised at that, for the stock had been almost a drug on the market for the last four months.

He began to realize that something was in the wind.

Walt had allowed him a leeway of one point above the market, but after securing 5,000 shares he could not get another share under 15.

He notified Walt, and the boy sent him word back to give 15, and he'd make it good, which he did later on.

Walt was lucky to get the balance of the stock at 15, for before the Curb closed business for the day the price had advanced to 16 1-2, an unusually high figure for Montana Copper.

The mining brokers by this time were all agog over the unexpected rise in the stock, and many traders who had small lots in their possession refused to sell, now that it looked as if there was a boom on.

Next morning the papers came out filled with rumors about Montana Copper, and gave various reasons for the rise, none of which were correct.

The attention of the whole Curb market, as well as the Jersey City Mining Exchange, was by this time fully aroused, and soon as business opened for the day there was a great rush to buy M. C. shares.

None was to be gotten under 17, and very little even at that price, so that inside of an hour 20 was bid, without bringing many shares to the surface.

During the day crowds of people gathered about the Curb market and watched the excited traders yelling and hustling about from one group to another.

Only one subject seemed of general interest, and that was copper.

Although Walt had expected to make a good thing out of Montana Copper, he did not realize the tremendous piece of luck he had tumbled into until he began to figure up how he stood at noon that day.

On his first deal of 20,000 shares he could easily realize \$200,000.

On his second deal—half of which had cost him 15, and the balance 13 and 14, he could pull out \$58,000.

The expenses of the whole investment up to that moment would not exceed \$8,000.

Consequently, he could have sold out then at a profit of a quarter of a million.

It was enough to turn the head of a boy even as cool as Walt's.

He had walked into the office a few minutes before, as steady as a judge, after executing an errand.

When he had made the figures that showed him where he stood he looked at them spellbound, like a dazed boy.

Then for the first time in his life his self-possession gave way.

He uttered a wild whoop that startled the office, and commenced to execute a war dance around his chair.

The customers in the room looked at him in astonishment.

So did the cashier, who ran to the counting room door to see what was the matter.

So also did Mr. Fairbanks, who opened the door of his private room and glanced out.

Nobody could tell what was the matter with the boy.

Those who didn't know him thought he was crazy and got as far away from him as they could.

The broker, the cashier, and the clerks thought he had hurt himself, or that he had accidentally ignited a box of matches in his pocket.

Before any one could approach him for an explanation, Walt dashed out of the office like a wild boy, tore down the stairs to the street, and made a bee-line for Broad Street.

In his excitement he intended to order all his shares sold.

Had he done so at that moment he would have broken the price and done himself up to a great extent.

Broker Blake's office was on the ground floor, three steps below the street level.

As Walt flew for the door he stepped on a banana peel, or something else of a slippery nature, and pitched head-first down the stairs, fetching up against the door with a bang that laid him out as stiff as a dead boy.

The accident was witnessed by fifty people, and great excitement ensued.

He was picked up, but his condition looked so bad that an ambulance was sent for.

Mr. Blake came along at the time and recognized him.

He called two of his clerks and ordered them to carry the boy into his private room and lay him on the lounge.

He then despatched a note by his messenger to Douglas Fairbanks' office with an explanation of what had happened.

And while this was taking place, Broad Street was going crazy over Montana Copper, which was now selling at 22.

When Mr. Fairbanks received Broker Blake's note he despatched his cashier to look after Walt.

The cashier arrived in time to see an ambulance driven up and the surgeon enter Mr. Blake's office.

He followed, and was soon looking down at the white face of the unconscious boy.

No one could tell him just how the accident had happened, as those who had witnessed it had either gone away or were outside.

"Something extraordinary has happened to the lad," the cashier said to Broker Blake. "He acted as if he had a crazy fit in our office ten minutes or so ago, then without any reason at all he dashed out of the door and from the building, and we had no idea where he went until Mr. Fairbanks received your note."

"Didn't Mr. Fairbanks send him to my office with a message?" asked the broker.

"No."

Broker Blake whistled softly.

The surgeon was working over Walt, but could not bring him to his senses.

"I'll have to carry him to the hospital for examination. His skull may be fractured, though I can't find any evidence of it, or he may be suffering from concussion of the brain, which is quite possible."

So Walt was carried out to the ambulance and lifted aboard.

The cashier, finding he could do nothing, took the name of the hospital and went back to report to Mr. Fairbanks, who was very much concerned when he heard the particulars, and telephoned the hospital to let him know the exact condition of his messenger as soon as the head surgeon had examined him.

Walt was carried to the hospital and put to bed.

The head surgeon then examined him, but could not determine whether he was seriously injured or not.

His impression was that the boy would pull out in an hour or so.

If he didn't, then a second examination would be necessary.

This report was sent to Mr. Fairbanks.

So while Walt lay senseless on the bed at the hospital Montana Copper went up to 30, at which figure it closed

for the day, with every indication of higher prices on the morrow.

CHAPTER XII.

WALT GETS RICH AT LAST.

Walt remained about four hours in an unconscious state, and then he came to himself of his own accord.

He gazed around the hospital ward in dumfounded amazement.

About half the beds were occupied with patients, and there was a uniformed nurse at the end of the small room.

Walt was also conscious that he had a splitting headache.

The nurse had instructions to attend to the boy if he came to his senses, and as soon as she noticed him sitting up and looking around she came over to his bed.

"Hello!" cried Walt. "What does this mean? Looks as if I was in a hospital. What happened to me? I don't remember being run over, or a safe dropping on my head, or anything else occurring to me. But I've got a swell headache, all right. What's the matter with me?"

"Lie down. Don't excite yourself. The doctor will be here presently and will examine you again."

"Examine me again! Can't you tell what's the matter with me?" asked Walt, in some excitement, for matters looked both strange and serious to him.

The nurse finally persuaded him to lie down again without an explanation.

Walt began to feel of his limbs and body to see if he could determine himself where he was injured, but he felt no pain anywhere but in the head, from which he naturally concluded that that was the seat of the trouble.

The young messenger had no recollection of the exhibition he had made of himself in the office, nor of his wild rush for Broker Blake's office.

Nor did his mind revert to Montana Copper, either.

All he could think of, and thinking was not an easy matter with his head in a whirl of pain and confusion, was what could have happened to him that should cause his removal to a hospital.

It must be something serious, he told himself, especially as he knew that he had been out of his head, since he had no recollection of having been brought there.

The more he tried to think the worse his head felt, so he gave it up and lay perplexed and unhappy to await the arrival of the doctor.

Mr. Fairbanks had telephoned the hospital again when he was ready to go home, but was told that his messenger was still unconscious.

Feeling greatly concerned over the boy's condition, he despatched a note by one of his clerks up to Walt's home.

This note apprised Mrs. Bacon, in a general way, of the accident that had happened to her son, and informed her where Walt was.

As a matter of course she was greatly alarmed, and leaving the key of the flat with the lady across the hall to give her daughters when they reached home, she started for the hospital.

She was admitted to the reception room, but could learn nothing more than Mr. Fairbanks had informed her.

One of the young doctors told her she could wait until the head doctor had seen and examined her son again, when

it was likely some definite idea of Walt's condition would be communicated to her.

Half an hour after Walt regained his senses the doctor came to see him.

After looking at the boy critically and asking him a number of questions, he saw that his patient had suffered no material injury, and told him so.

Then Walt wanted to know what had happened to him.

The doctor said that the ambulance surgeon had reported that he had sustained a fall on Broad Street in front of a broker's office, and he had been brought to the hospital under the supposition that he was suffering from concussion of the brain.

Walt figured out that the accident must have happened to him while he was executing an errand for Mr. Fairbanks.

"I suppose I can get up and go home, can't I?" asked Walt.

"No. It is better for you to remain here to-night. You are hardly in a condition to leave here now. You will probably be sufficiently recovered in the morning to be discharged."

To say the truth, his head troubled him so much that he was contented to remain where he was.

After waiting an hour Mrs. Bacon learned that her son would probably be well enough to leave the hospital in the morning, and so she went home feeling greatly relieved.

It was some hours before Walt could get to sleep, and then he slept like a top.

He awoke in the morning feeling comparatively all right.

He was allowed to get up after the doctor had seen and passed on him, and after he got some breakfast was permitted to leave the hospital.

He went straight home.

His mother was delighted to see him, but he couldn't tell her how he had met with the accident.

He remembered leaving the office for Broker Blake's office in a state of considerable excitement over the rise in Montana Copper, but that was all he could recall.

He asked for the morning paper and soon found a big article about the phenomenal boom in the copper mining stock, and ascertained that M. C. had closed at 30.

He figured up his profits on that basis and saw that his net winnings amounted to over half a million dollars.

Of course he felt greatly excited, but he did not lose his head as he had done the afternoon previous over half that amount.

He amazed his mother with his story of the wealth he had practically won through his copper deal, and told her that the first thing he was going to do was to try and cash in at the present market price.

"If all goes well, mother, I shall come home worth \$600,000. I was bound to get rich, and it looks as if I had accomplished my purpose; but I don't think I shall be satisfied until I am worth an even million."

When he got downtown close on to ten o'clock he telephoned his office that he would report there about noon.

It was his intention to close out his Montana Copper stock before he ran another errand.

In fact, in face of his sudden accession to wealth, he had some doubts as to whether he would make his appearance in the role of a messenger boy after that week.

When he walked into Mr. Blake's office at ten o'clock, that gentleman was both surprised and pleased to see him about again.

"So you've come around all right, Bacon, I see. Upon my word you looked like a dead boy yesterday. How did you come to meet with that tumble?"

"You know as much about it as I do."

"A dozen persons told me that you were racing down the street at full speed, and that you made a break for this office, when you pitched forward like a stone from a catapult and landed against the door with a tremendous whack."

"Is that so? Well, I don't remember anything about it."

"You were coming here in relation to your deal, I presume?" said the broker, regarding him curiously, for Mr. Fairbanks' denial that he had sent Walt to his office rather puzzled him, until he figured out that the Wall Street trader was evidently determined not to be known in the copper transaction.

"I suppose I was," replied Walt. "At any rate, I'm here now in connection with it. I want you to sell my holdings in small lots by degrees at the market right away. You must do it so as not to disturb the price."

"I understand, Bacon. I will attend to it right away."

"I will remain here for the present to see how things go."

Mr. Bacon put on his hat and started out to earn the other half of his \$7,500 commission.

He was a shrewd trader and knew just how to work the stock off his hands to the best advantage.

He took with him a memorandum of the purchases he had made on Walt's account, and he let the stock out little by little, here and there, to eager bidders.

In this way he gradually got rid of all the shares before the Street woke up to the fact that considerable liquidation was going on.

Then the price began to sag a little, but by that time Broker Blake was out of it.

Walt's broker got 31 for a portion of his early offerings, so that when a settlement was made next day, which was Friday, Walt found that, after all expenses had been deducted, he had cleared \$555,000, making him worth an even \$600,000.

When Walter reappeared at his own office after the sale of his copper stock, he was warmly welcomed by Mr. Fairbanks and the clerks, but he had little explanation to make as to the cause of his extraordinary behavior of the day before and sudden exit from the waiting room.

Broker Fairbanks questioned him on the subject, for the matter greatly puzzled him, but Walt would only say that he had been attacked by sudden excitement over which he had no control at the moment, and the incident was allowed to go at that.

Next day Walt called, according to agreement, on Mr. Blake for his check.

On receiving it he asked that one of that trader's clerks be sent with him to the bank to identify him, as he wanted to turn the check in for its equivalent in cash.

He asked the paying teller for large bills, and getting them, he carried them at once to his safe deposit vault and placed them in his box there.

"Well," he mused, on his way back to the office, "I guess I'll resign my position to-morrow. Mr. Fairbanks will be

surprised and perhaps not pleased, but I can't help it. I can't run errands any longer. I'm going to work for myself after this. I'm going to devote my energies to making the balance of that million."

CHAPTER XIII.

A SCHEME TO DO UP BROKER FAIRBANKS.

After thinking the matter over and talking with his mother and sisters, Walt decided to give Mr. Fairbanks six weeks', instead of one week's, notice of his intention to sever his connection with the office.

This would bring the time up to the first of the new year, which the boy thought would be a more suitable time for him to make the change.

Besides, it would afford the broker plenty of time to look out for a satisfactory candidate for the job of messenger.

Accordingly next day, about noon, Walt walked into the private office and told his employer that he intended to leave him on the first of the year.

"Why, Walt, are you really in earnest?" asked the surprised broker, in a tone of sincere regret, for he did not like to part with his prize messenger. "What's the cause of this sudden determination on your part? If it's a question of wages, I will make that all right with you. I was going to give you ten dollars anyway after the first of January; but I'll make it twelve rather than lose you."

"Wages do not figure in the matter at all, Mr. Fairbanks," replied Walt, politely. "I have simply decided on a new field of action."

"Then you are going to leave Wall Street?"

"No, sir. I expect to make a living in Wall Street indefinitely."

"Am I to understand, then, that you have received a tempting offer from another broker?" asked Mr. Fairbanks, feeling a bit hurt that Walt should consider any proposal from any one else without first giving him the chance to offset it.

"No, sir. You have treated me so well that I hardly think I would care to work for another broker as long as I could remain with you."

"Then you are going into some other business, I suppose?"

"I will tell you all about it before I go."

"If I were to offer you an opening in my counting room would it be any inducement for you to remain with me?"

"No, sir."

After some further talk between them, Walt withdrew.

At the same time that Walt and his employer were holding their conversation, Carter Buchanan, Mr. Fairbanks' enemy, and a broker named Leaycraft, were seated in the sanctum of the former's office, smoking and talking.

"I hate that Fairbanks," said Buchanan, with a vindictive ring in his tones. "I would give considerable to catch him in a trap and wring some of his dollars from him."

"Is he well fixed?" asked Leaycraft, carelessly.

"He ought to be. Blake told me in confidence, you mustn't repeat what I say, that he put a deal in Montana Copper through for him this week that netted him over half a million."

"You don't say," replied Leaycraft, looking interested. "So he was one of the lucky holders of M. C.?"

"He bought 30,000 shares through Blake on the quiet, most of it at rock bottom, that is, 10, and the balance between 13 and 15."

"He did, eh? He must have had a tip on what was going to happen."

"Undoubtedly. I don't believe another broker in the Street had any suspicion that there was an undercurrent at work which was bound to send Montana Copper from the point where it has been roosting these six months to 30 odd. He worked the deal through his messenger boy, and wasn't known at all in the transaction."

"Through his messenger boy, eh?"

"Yes, a smart young chap named Walter Bacon. The boy represented that the deal was his own, but of course Blake knew that was simply poppycock. Where is there a messenger boy who can plank up \$30,000 to cover a margin, and carry a transaction of such magnitude through successfully, let alone being in possession of such a valuable pointer? It stands to reason that Fairbanks was the man behind. At any rate, he gathered in \$555,000 profit, selling out at 31 and 30. At the least estimate Fairbanks must be worth a million to-day, and I've little doubt but he's worth a good deal more. Now, if I could only get some of that away from him it would give me a whole lot of satisfaction," said Buchanan, tossing his butt into the cuspidor and lighting a fresh cigar.

"I'm willing to help you do it if there's anything in it for me," said Leaycraft, blowing a cloud of smoke from his lips.

"You, or somebody else on friendly terms with Fairbanks, would have to help me, as I couldn't work it alone. He and I do not speak. He knows I'd do him in a moment if I could get the chance, so he's wary of anything that emanates from my office. I dare say he'd be glad to get me where the hair is short, too."

"Well, what kind of scheme could be worked on him?" asked Leaycraft.

"We might try to buy a fifteen-day option from him on some good stock that is selling low at present, say M. & N., and then form a pool to corner the shares on the quiet. I know several monied men I could interest in the scheme. After we got the control of the stock in our hands, we would boom it as high as we could within the time limit and then call on him to deliver."

"That would be all right if he'd bite to the extent to make it worth while. But would he?"

"I think it's worth while trying. If you say you'll go into this thing for a quarter of a million, which I will duplicate, I'll call on the persons I have in my mind and get the thing into shape for launching. We must get somebody to hand him a fake tip about an organized bear movement about to be worked to squeeze certain brokers who are long on the stock. As soon as that has been brought to his attention you can drop in to see him about the option. You could offer him five points above the market as bait. I think that would catch him."

"Is he in the habit of doing much in the option line?"

"Yes. I know he buys and sells options frequently. He caught me something over a year ago on one to the tune of \$90,000, and since then our relations have been rather strained."

Leaycraft laughed.

"I see. You want to get back at him in the same way."

"I don't care what way I get back at him, so long as I do. The option business, however, strikes me as the most feasible thing to try on him. If it fails we must try something else, that's all."

"Suppose after he sells us the option that he goes right out and buys the stock at the market and holds it until we call on him for it? Then we couldn't scoop him as you propose."

"I would rely on the fake tip preventing him from doing that, because if he took any stock in the pointer he would expect to be able to buy M. & N. in at a lower figure within a few days. Besides, if he bought the stock it would tie his money up for fifteen days. Of course we'd have to keep our eye on his representative to see what he was doing. If we found out that he did buy the shares we could inaugurate a temporary bear movement to carry out the tip. As soon as he saw that the shares were dropping he'd sell out quick, expecting to buy in again at lower prices. Then we'd turn right around and rush the price up and catch him before he could cover himself. That would put the game in our hands."

"Perhaps it would. We'd have to take some chance of it. However, that's nothing to me and the other members you get into the pool. We would look to make our money out of the boom in the regular way. If we caught Fairbanks the profits would be so much greater. Well, you can consider me in on this for a quarter of a million. You and I will do the buying and booming. When will you start the ball rolling?"

"On Monday."

"All right. My money is ready when the scheme is in working order."

On the following Wednesday Leaycraft walked into the reception room of Mr. Fairbanks' office.

Walt happened to be there at the time and took his name into the private room.

"Tell him to walk in," said the broker, and so Walt showed Leaycraft in.

Leaycraft remained about fifteen minutes, and when he came out there was a paper in his hand and a look of satisfaction on his face.

He had secured an option, good for fifteen days, for 20,000 shares of M. & N. at an advance of six points on the market price of 62.

Walt observed the grin on his face, and concluded that his business with Mr. Fairbanks must have been of a satisfactory nature.

On the following day Walt was sent with a note to a firm of brokers in Jersey City, and he took his seat in the ferryboat behind a couple of men whom he recognized as brokers having offices on Exchange Place.

He soon discovered that these men were talking about a syndicate that had been formed to boom M. & N. shares, and incidentally to scoop in some broker whose name was not mentioned.

It didn't take Walt long to see that he was next to a pretty good thing, and he determined to avail himself of it.

It was too late for him to do anything that day when he got back to New York, but next morning he asked to be let off for an hour, and he went around to see Mr. Blake, on Broad Street.

Mr. Blake not being in, Walt did not wait for him, but went to another prominent broker and asked him to buy 30,000 shares of M. & N. on margin, putting up \$186,000 security.

"Who is this stock for?" asked the trader, whose name was Smith.

"I'm buying it," replied Walt. "You have my card on your desk."

"I am to understand that you represent somebody who wishes to remain incognito. Is that it?"

"No, sir, I'm representing myself. My money is as good as any one's, isn't it?"

"Certainly. But this is a pretty big transaction, and you are only a boy."

"What if I am a boy? Money talks, doesn't it? There is \$186,000 in that roll. Count it. If you prefer not to do business with me let me know, and I'll go somewhere else; but as there is \$7,500 commission in this transaction for you, if you can put it through, it would look singular to me if you let it escape you."

Broker Smith had nothing more to raise in the way of objections, and after counting the money and finding that it was all right, he closed the deal with Walt.

As a matter of course he was just as fully satisfied as Mr. Blake had been in the Montana Copper transactions that somebody was behind the boy.

This time Walt left his address as the Washington Safe Deposit Co., where he had his box.

It took Broker Smith several days to get so large an amount of shares, but he secured them at last, hypothecating them with his bank to raise the funds to pay for them.

Then he sent a letter to Walt, care of the safe deposit company, that the stock was bought and subject to his orders.

M. & N. advanced slowly an eighth of a point at a time to 64, then declined suddenly to 60, much to Walt's surprise and consternation, for it meant a loss to him of over \$60,000.

It hung around 60 for several days, and then dropped to 59.

That meant another \$30,000 to the bad for the young messenger, and he began to wonder if he hadn't got in on a bad speculation.

Finally it sagged below 58, and Broker Smith sent Walt a notice calling on him for more margin.

"Well, I'm in this thing and I've got to see it through," thought the boy. "It is a good thing that I've still got over \$400,000 at my back. If I had all my money up, as on former occasions, I'd be in the soup for fair."

So he carried Mr. Smith \$90,000 more to cover the shrinkage in values.

That day Mr. Fairbanks went home sick.

A broker had treated him to some figs, of which he was known to be inordinately fond, and somehow or another they disagreed with him.

The broker had gotten the figs from Mr. Leaycraft, but did not mention the fact to Mr. Fairbanks.

Mr. Fairbanks was quite ill for three days.

The doctor he called in said that the figs he had eaten must have contained some kind of a metallic poison.

While the broker was home M. & N. took on a boom, to Walt's great satisfaction, and went to 75.

That was the condition of things when Broker Fairbanks came downtown again.

CHAPTER XIV.

THE INFERNAL MACHINE.

As Mr. Fairbanks had sold a fifteen-day option on 20,000 shares of M. & N. for 68 to Mr. Leycraft, and the stock was now ruling at 75, with a decided upward tendency, he found himself so far \$140,000 out on the deal.

To make the matter worse the broker had incurred some heavy losses of late, and this additional misfortune rather staggered him.

The option expired that day, and there was no telling how much higher the price might go.

Every additional point meant another \$20,000 against him, and as Leycraft was not obliged to call for the stock until three o'clock, it was not impossible but he might be out another \$140,000 unless he went right out on the market and tried to buy in the 20,000 shares at the present figure, provided, of course, that he could get them.

The boom indicated a corner in the stock, and that meant that somebody, or a syndicate, held the bulk of the floating shares.

Broker Fairbanks sized the situation up and decided that he must get the stock if he could.

He could stand the loss of \$140,000, or even \$200,000, but if he had to settle with Leycraft at his own figure it would probably spell ruin.

So, in no enviable frame of mind, he put on his hat and started out to find the necessary shares.

M. & N. opened at 75 3-8, and at that figure he secured 3,000 shares, but that was all he could get, while his representative on the floor of the Exchange only got 2,000.

Therefore, when Mr. Fairbanks returned to the office at noon he was shy 15,000 shares of the number he had pledged himself to deliver to Mr. Leycraft, and the stock was now going at 78.

The prospect looked pretty rocky for him.

After attending to some necessary business at his office, he went out again to try and find the stock he needed, but was unsuccessful, and when he returned to the office at half-past two M. & N. was quoted on the ticker at 80.

Walt was in high feather over his own deal, for at 80 he was over half a million winner, and that meant that if he sold out then he would be worth more than his coveted million.

And he decided that the time had come for him to sell.

He couldn't tell when the tide might turn against him, and he didn't propose to get caught in the shuffle if he could help himself.

The cashier, however, wouldn't let him off, as he said he might be wanted at any moment to go to the Exchange.

Walt went back to his chair half determined to leave the office anyway, because of the amount of money he had at stake.

While he was weighing the matter in his mind the door opened and his employer walked in.

Walt started up to ask him for the required permission, when he was startled by the look on his face.

It was white to ghastliness, and his eyes had a glare of utter hopelessness in them that frightened the boy.

Satisfied that Mr. Fairbanks had been taken with a relapse of his illness he ran to him and asked him if he couldn't do something for him.

"No, my lad, you can do nothing for me," replied the broker, in a hollow tone.

"But you are ill, sir. Hadn't I better telephone for a doctor?"

"No, no; I'll be better presently," he said, in a nerveless voice. "I'll be better presently," he added, as, with bowed head, he walked into his private room and closed the door.

Walt stood and gazed blankly at the closed door.

"I don't like the look on his face," he muttered. "He looks like a dying man. There is something terribly wrong with him. It is something more than an ordinary sickness. I'd better tell the cashier."

He rushed over and informed that gentleman.

"I think you'd better send for a doctor, right away," he said, earnestly.

The cashier was startled.

"I'll go in and see him," he said.

"You'd better."

So the cashier hastened across the room and entered the private office.

It was then nearly fifteen minutes of three.

The excitement and anxiety of the moment had driven all thought of his stock deal from Walt's mind.

As the door closed behind the cashier the outer door opened and admitted Miss Florence Mills.

"Why Miss Florence," cried Walt, "this is quite a surprise!"

"I thought I would surprise you," she said, beamingly. "I had some business to attend to in this neighborhood, so I thought I'd drop in and see you."

"I'm glad that you did. It was very kind of you to do so."

"Perhaps I am taking up your time," she said. "If I am, tell me, and I will cut my visit short."

"Oh, no. I have nothing at all on my hands at this moment," he replied, quickly, not wishing her to leave in a rush.

"Mother was speaking about you this morning. We expected you might call last evening, as you have been in the habit of dropping in on us every Wednesday night; but you didn't and we were somewhat disappointed."

"Well, I had an important engagement last evening, and was thinking of calling to-night instead, if it will be all the same."

"I hope you will," she replied, with just a slight trace of eagerness in her voice.

At that moment the cashier came out of the private office.

His face wore a concerned look.

He hurried over to the telephone booth, rang up somebody, and sent a message over the wire.

While he was doing it Bobby Burnside bounced into the room, his face reflecting some excitement.

He stopped on seeing that Walt was engaged with a lady.

Walt saw him and beckoned him to come over.

"Miss Mills, this is my chum, Robert Burnside. Bobby, this is Florence Mills."

"Glad to make your acquaintance, Miss Mills," said Bobby. "I have heard Walt mention your name quite often."

"Indeed," laughed Florence, "I may say he is always talking about you."

"That's because we're as thick as peas in a pod," grinned the boy. "By the way, Walt, can I speak to you a moment? Will you excuse us just a second or two, Miss Mills?"

"Certainly," replied Florence. "Don't mind me."

"What is it, Bobby?" asked Walt, as his chum led him aside. "You look excited."

"Well, I am, a little bit. I just heard one of my bosses—Mr. Merrill—say that Mr. Fairbanks is in a bad hole over M. & N. There's a big boom on in the stock, you know, and a good many brokers seem to think that your boss is up against it hard."

"If he is, I don't know it," replied Walt.

"Mr. Merrill says he's been skirmishing all over the district for the stock, offering as high as three points above the market for it. That shows that he wants it mighty bad. Our firm believes he's trying to cover short sales that he's made. But the stock has been cornered by a syndicate and there isn't any to be gotten at any price. I heard Mr. Merrill say that a broker who is very close to Mr. Fairbanks hinted to him that your boss told him that if he didn't have 20,000 shares of M. & N. by three to-day he would be ruined. He told this broker that he'd only been able to get a quarter of that amount up to two o'clock."

"My gracious!" exclaimed Walt.

"I thought I'd run in and tell you," said Bobby, "and see whether there was any truth in the thing or not."

"Well, I can't tell you one way or the other, as Mr. Fairbanks doesn't take me into his confidence. Brokers do not usually consult with their messenger boys. But for all that I'm afraid there is some truth in what you have just said. Mr. Fairbanks has just come in looking the picture of death. He's been ill for several days, you know, and he's either been taken with a relapse or he's in some grave trouble, for his face looked it. You say he is reported as having said he must have 20,000 shares of M. & N. at three to-day or he is ruined?"

"Those are Mr. Merrill's words," nodded Bobby.

"It is seven minutes of three now," said Walt. "If there's any truth in that he must have the stock."

"But it can't be had for love nor money. Every share has been cornered."

"Have they? Well, I know of 30,000 shares that the syndicate hasn't got."

"You do? Who has them? They represent a fortune at 80."

"No matter who has them. Mr. Fairbanks can get them if he wants them. I'm going right in to see if they will be of any use to him."

Walt opened the door of the private room and entered.

The sight that met his eyes staggered him.

His employer lay back in his swivel chair with the face and attitude of a corpse.

A small, square, brass clock, with a round dial, the hands of which pointed to six minutes of three, stood on his desk before him, with a thin column of dark smoke issuing from around the top edges.

"Gracious!" exclaimed Walt, rushing forward. "What has happened to Mr. Fairbanks?"

Then his eyes rested on the clock.

"Great Scott!" he gasped, observing the smoke. "An infernal machine!"

With astonishing nerve he seized and flung it through the open window.

CHAPTER XV.

HOW WALT SAVES MR. FAIRBANKS FROM RUIN.

The moment the clock flew out of the boy's hand he gave a gasp, and, rushing to the window, leaned out.

The street was full of people hurrying to and fro at that hour.

Satisfied that the clock was an infernal machine, he looked to see it explode and scatter death and confusion on the thoroughfare.

He began yelling and waving his hands frantically to attract attention.

His shouts and excited manner attracted immediate attention.

Pedestrians stopped and looked up at him, and then at the smoking clock that lay in the center of the street.

"Get out of the way, for your lives!" roared Walt, with blazing eyes and furious gestures. "Get out of the way of the clock! It is an infernal machine, and is liable to explode any moment!"

His trumpet-like tones reached the ears of all near by and there was a mad rush on the part of those in the immediate vicinity to get out of the danger zone.

The people rushed into the adjacent offices as fast as they could, warning all they met of the peril that menaced the street.

In two minutes Wall Street in that immediate neighborhood was suddenly depopulated.

The excitement attracted attention in the office buildings.

Windows were thrown up and clerks looked out to ascertain the cause of the uproar.

Walt continued to yell a warning whenever he saw people approaching.

When the people who had come to the windows got on to the situation they banged down the windows and fled to the back part of the offices.

At that moment there was consternation to burn in Wall Street.

Suddenly the clock exploded, with a tremendous detonation that rattled office windows and smashed in several of the big windows on the ground floors.

A big hole was ripped out of the center of the street.

Fragments of the clock flew in every direction, but fortunately nobody was hurt.

Walt's shouts had attracted Bobby, Florence, the cashier and all the clerks into the private room, where they saw Mr. Fairbanks lying like a dead man in his chair.

They thought Walt was yelling for help.

In the midst of the excitement the doctor, telephoned to by the cashier, came into the office.

His services were immediately called into requisition and he began an examination of the broker.

He announced that Mr. Fairbanks had been drugged.

Between the excitement in the office and the explosion on the street, everybody seemed to have lost their heads.

Walt was besieged by all hands for an explanation.

He proceeded to tell what he had seen when he entered the private room, and how he had thrown the smoking clock out of the window without thinking of the terrible consequences it might have led up to on the busy street.

His statement naturally threw everybody in the room into a mild panic.

No one could understand how the machine came to be in the broker's room, for Walt said nobody but himself and the cashier had gone in there since Mr. Fairbanks came back to the office, and the cashier said when he was in talking to the broker there was no sign of the brass clock on his desk.

So it seemed to be a great mystery how it came to be there.

Another mystery was how Mr. Fairbanks had been drugged.

The drug, however, proved to be a mild one, for the doctor presently succeeded in arousing the broker out of its berumbing effects.

A crowd of curious outsiders was now forcing entrance into the reception room.

The cashier sent the clerks to head them off.

Among others who came in was Mr. Leaycraft.

He appeared to be astonished at the scene of excitement and confusion that met his eyes.

"What has happened?" he asked one of the clerks.

The clerk gave him a brief account of what had occurred.

"Too bad," he said. "I suppose I won't be able to see Mr. Fairbanks. I had an engagement with him at three o'clock."

"He is not in a condition to see any one," replied the clerk.

"I suppose not," replied the trader, with a disappointed look. "I'll call in the morning before ten."

Wondering how the trouble had come about, Mr. Leaycraft went away, and made a bee-line for Carter Buchanan's office to tell him the news.

Buchanan was rather astonished by the intelligence brought by his friend.

They talked the incident over between them.

"Well, it doesn't matter if you were not able to have your expected interview with Fairbanks this afternoon. We've got him where the hair is short and he can't get the stock to deliver to you. He'll have to settle at your price. We'll ruin him and drive him out of the Street. This deal has succeeded better than I even hoped for. The only thing that worried me was those 30,000 shares that none of us could place. I've been dreading lest they turn up at a critical moment, and we be compelled to buy them in at the top of the market. Fortunately, there seems to be no sign of them showing up, and so the game is in our hands. We'll make a barrel of money out of this, Leaycraft," he concluded, rubbing his hands together. "A barrel of money."

While they were talking together, things were shaping themselves in the office of the man they confidently expected they had ruined.

Mr. Fairbanks had been brought to his senses, but instead

of showing gratitude to the doctor, he wept and acted in a crazy way, bemoaning the fact that he had escaped death.

The physician advised that a carriage be sent for and the broker taken home.

"You'd better send one of the clerks with him, for he seems to be out of his head, and might jump from the vehicle on its way uptown," he said.

The cashier got the cab, and told Walt to accompany Mr. Fairbanks home.

Florence Mills had already taken her leave, and the office had been cleared of the curious.

Walt had told his story to a detective, but he had no time to be interviewed by the newspaper men who were flocking into the building, looking for material for a sensational story.

While the clerks were attending to the reporters he was speeding uptown in the cab with his employer.

Alone with Walt, Mr. Fairbanks grew more rational, for he liked the boy.

After a period of silence, during which the broker stared despairingly out of the window at his elbow, he suddenly said to the boy:

"Walt, I'm ruined."

"Ruined, sir?"

"Yes. I sold an option on 20,000 shares of M. & N. to a broker named Leaycraft. The option expired at three to-day, and I cannot get the stock to deliver according to agreement. He called, no doubt, during the excitement and went away, postponing the matter till the morning. It is in his power to name a price that will bankrupt me, and he will do it, too, for I have learned that he is hand and glove with Carter Buchanan, a man who will have no mercy on me. It will be impossible for me to settle with those men at any price other than every dollar I own in the world," groaned the broker.

"I guess it will not be so bad as that, Mr. Fairbanks," replied Walt, encouragingly.

"You cannot guess, my lad, how some scoundrels in the Street gloat in breaking a man when they catch him in such a trap as I am in at this moment. After realizing my predicament I determined to end my life. If you hadn't come into the room and thrown that clock out of the window, as I have learned that you did, I should long since have been out of my woes."

"What!" gasped Walt. "Did you——"

"Yes, boy. That clock was a bomb in disguise. It was brought to this country from Russia by a friend of mine. Until the mechanism was wound up and set in motion it was perfectly harmless. It could be set to go off at any moment. I set it to explode at three, and then I drank a small quantity of a certain drug to make me unconscious so that I should not suffer any pain when the machine did its work."

"My gracious!" gasped Walt, horror-struck at this revelation. "How did you get hold of the bomb-clock, sir?"

"The gentleman who brought it from Europe called at the office this morning and showed it to me. I asked him to leave it with me so I could exhibit it to some friends. I then had no intention of turning its death-dealing power upon myself. That idea came to me suddenly, when I

found that I was caught in a trap from which it was impossible for me to extricate myself. I determined to let it do its fatal work on me, and but for your nerve in throwing it out of the window the result would have been sure. Boy, I ought to be grateful to you for risking your life in my behalf, but Heaven knows I wish you had not interfered."

"I'm sorry to hear you say that, Mr. Fairbanks," replied Walt. "You have a wife and family who ought to be considered."

The broker covered his face with his hands.

"Yes, I have," he said; "but how am I to face them? To tell them that ruin lies before me. That they must give up——"

"Give up nothing, Mr. Fairbanks," said Walt, energetically. "Let me understand your situation exactly. You have to deliver 20,000 shares of M. & N. stock, worth 80, to Mr. Leaycraft to-morrow morning for 68, and you have only 5,000 shares, and can't get any more because the stock has been cornered. Is that it?"

"Yes."

"And if you fail to deliver the shares according to agreement, Mr. Leaycraft can demand a settlement on his own terms?"

"Yes."

"Very good. You shall have the 15,000 shares of M. & N. first thing in the morning if you will help me pay for them."

Mr. Fairbanks stared at Walt as if he thought he was a lunatic.

"I suppose you think my words ridiculous, Mr. Fairbanks, but I have evidence in my pocket which will show you that I control 30,000 shares of M. & N. at this moment."

Thus speaking Walt pulled out his memorandum of the transaction with Broker Smith and showed it to his employer.

Mr. Fairbanks glanced over it in a dazed way, but he easily grasped the nature of the contents.

"What does this mean?"

"Just what it says. I control that stock. You shall have half of it in the morning. Had I known when you returned to the office at half-past two that you were in this hole you would have had the stock to deliver at thrée."

"But I don't understand how you could have control of such a block of stock. It represents a cash value at this moment of \$2,400,000."

"I bought it at 62, when it was worth \$1,800,000. I paid down \$180,000 deposit. Subsequently I had to put up \$90,000 more to save it when it went below 58. I still have \$330,000 cash in my safe deposit box. You shall have the loan of that to help you out, if necessary. I consider myself worth at this moment over \$1,100,000, provided I realize 80 for my holdings in M. & N. I'll let you have the 15,000 shares you want for my equity of 15 per cent., and you can pay me when you get on your feet again. And you can have the temporary use of my \$330,000 cash, also."

"But how did you get all this money?" asked the broker, quite bewildered.

Walt then told him the whole story of his start in the market with the \$500 bill he had fished up out of the Kill

von Kull on Decoration Day, and finally how he had made over half a million out of Montana Copper.

Then Mr. Fairbanks understood the boy's wonderful luck, and he gratefully accepted his offer of the 15,000 shares of M. & N. which meant salvation to him.

Next morning when Mr. Leaycraft showed up in the office prepared to gloat over Mr. Fairbanks, he was paralyzed when that broker produced the 20,000 shares of M. & N. and asked him for his certified check for \$1,224,000, which was the amount due, Mr. Leaycraft having deposited ten per cent. of the full amount of \$1,360,000 at the time the option was given him.

"Where in thunder did you get the stock?" gasped the astonished Leaycraft.

"That needn't worry you," replied Mr. Fairbanks, coolly. "Do you want it, or don't you?"

"Of course I want it. Here is your check."

While that was going on Broker Smith was selling the other 15,000 shares of M. & N. in small parcels at 80, 79, 78 down to 75.

That started a slump that Carter Buchanan tried in vain to stop.

The result was that the boom went to smash, and every man in the syndicate was practically ruined.

Walt was the only one who actually profited by the operations of Carter Buchanan, and he cleared over \$400,000, making him a young millionaire.

He didn't leave Mr. Fairbanks' office on the first of the year, as he had decided, for the broker took him into the business as junior partner.

"To-day he is worth two millions, and is reckoned one of the smartest young brokers in Wall Street.

Bobby Burnside is his chief clerk, and still his chum, as of old.

They are never more contented than when sitting together in the private den of Walt's home, the presiding goddess of which is the lady who once was Florence Mills, talking over old times and of how a Wall Street boy made money.

THE END.

Read "FRIENDLESS FRANK; OR, THE BOY WHO BECAME FAMOUS," which will be the next number (119) of "Fame and Fortune Weekly."

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GOOD STORIES.

An interesting development of government work in Panama is seen in the attention given to the interests of the native Indian tribes. The dense original population of the isthmus long ago disappeared. Pedrarias, the founder of the first city of Panama, was estimated by Ovideo to have massacred and otherwise destroyed no fewer than 2,000,000 of them. That was probably a gross exaggeration, but there can be no doubt that the natives were ruthlessly slaughtered there as in Cuba and other Spanish provinces. At present the Indians of pure blood in Panama may be numbered by only a few thousands, excepting those of the San Blas Mountains, whose numbers are unknown. The Chocos, Guaymi and other Indians, chiefly in the Cordilleras, are fine specimens of the human race, mentally as well as physically, and many of them take great pride in keeping their racial blood free from alien admixture. The Panama government, in its development of the public school system, has found it desirable to establish separate schools for Indian children, and is conducting them with much success.

Many persons have wondered how strawberries got their name. They have been so called by Anglo-Saxon people for hundreds of years, but no corresponding name for them appears in other languages. On the contrary, their fragrance mainly is set forth in the names by which they are called in non-English lands. The old Anglo-Saxon form was "strew-berige." It seems probable that the "straw" is the long stem of the vine, which runs along the ground, says the Chicago News. Some have thought, however, that in ancient times the Anglo-Saxon berry hunters brought the berries home or sent them to market upon straws. The explanation that the word is a corruption of "strawberry," due to the running habit of the strawberry vine, is believed to be erroneous, as well as that which would derive the name from the habit of placing straw among the plants to keep the berries off the ground. Coronets of dukes are adorned with strawberry leaves, though authorities on heraldry insist that they are not strawberry leaves at all, but merely conventional leaves which popular fancy has turned into the foliage of the favorite berry. However, strawberry leaves are actually borne by the House of Fraser of Lovatt as a punning allusion to the family name, since "fraises" is French for strawberries. In Paris, the familiar cry of "Fraises du bois!" resounds upon the streets during wild-strawberry time. The fragrant berry is brought in by the barrow load and sold in great quantities in all quarters of the city. The French name is from the Latin "fraga," from which we get our word "fragrant."

The amiability of Moorish women strikes me greatly, writes an Englishwoman in Morocco. I visited some the other day and they were full of kindly interest. They liked my fair

hair, they liked my clothes. One old crone suggested how lovely I would be were I to paint my cheeks a brilliant red, stain my lips coal black, adding three black vertical lines on my forehead and one in the middle of my chin, also stain my teeth with walnut juice, my hands with henna! I therefore rubbed my cheeks with my handkerchief till they turned crimson. That amused them highly, and they laughed and said I needed no paint, but did need henna and blacking! Another woman gazed at my waist and groaned, exclaiming she would be ill had she a waist as small as mine!

There are fifteen farm colonies now established and conducted by the Salvation Army, and three are in the United States. Nesting in the beautiful and fertile valley of the Salinas River, between the Sabilan and Santa Lucia Mountains in California, is Fort Romie, the first of these colonies. On a vast Colorado tableland, under azure skies, in the valley of the Arkansas, is Fort Amity. And in a beautiful woodland near Cleveland, O., close to the shores of Lake Erie, is Fort Herrick. The most dangerous tendency of modern civilization is the disintegration and destruction of the home and family. The farm colony, declares Commander Evangelina Booth, is the natural, the scientific remedy for this terrible evil. Wherever it has been applied its success is notable.

RIB TICKLERS.

"John, do you realize that there is only a plank between us and eternity?" asked Mrs. Tremois solemnly. To her the ocean had ever been a vast and mysterious peril—indeed, all bodies of water larger than a bath tub had for her an aspect of menacing danger—but the expostulations and persuasions of her husband had at last prevailed over her terrors, and she had embarked upon this voyage to Europe for their holiday. But now in the darkness and desolation of this first night out, all her fears had returned, magnified and illuminated by a weird and inexplicable "gone" sensation where her stomach used to be when she was home. "Oh, John," she repeated still more solemnly, "do you realize that there is only a plank between us and eternity?" "All right, my dear," murmured Tremois drowsily. "It's lucky there is." "Oh, John, John!" cried Mrs. Tremois, starting up in her berth as an unusual sound reached her ears a few moments later. "Oh, John, do you realize that there is only a plank between us and eternity?" "This ain't eternity, it's the Atlantic Ocean," muttered Tremois sleepily. "Forget you want to be an angel and go to sleep, Martha, now do!" "Oh, John! Oh, my husband!" screamed Mrs. Tremois, as to her excited fancy a moment later the vessel seemed on the point of rolling completely over. "Oh, do you realize that there is only a plank between us and eternity?" "Dad bust it! Martha, are you going to keep it up forever? Why can't you go to sleep and quit bothering about your blasted old lumber yard?" snarled Tremois impatiently. "You wretch!" shrieked Mrs. Tremois, springing from her berth and standing white and trembling in the middle of the state room. "Oh, you abandoned wretch! How dare you swear like that with only a plank between us and eternity?" Tremois groaned aloud in bitterness of spirit. "Martha," he queried with pathetic resignation, "are you ever going to stop jabbering like a camp meeting and let me get some sleep?" "Sleep! Oh, how can you, how dare you, sleep?" demanded Mrs. Tremois, wringing her hands wildly, "with only a plank betw—ulp, ulp, ulp!" For right in the middle of her most rational question, to Mrs. Tremois' terror filled imagination the ship seemed to stand straight up on its head for one long, dizzy moment, and as it sank slowly, sickeningly back into the fathomless deep, she dropped gasping to the floor. And thenceforward the actual miseries of the present excluded all thought of the future.

"That fellow Simms you introduced me to last night is an impudent young cub. We hadn't been talking more than five minutes before he as good as called me a liar." "Five minutes, eh? Simms is a little slow."

TRAILING A GRAY HORSE

By D. W. Stevens.

My readers will remember how a few years ago there seemed to be a regular epidemic of a certain kind of robbery.

Ladies were stopped in open day and their diamonds torn from their ears; gentlemen were surprised in the public streets by having their valuables snatched from their hands or persons.

Most of these daring highwaymen were apprehended and punished; many of them escaped justice and are not known to this day.

It was while these robberies were becoming alarmingly bold and frequent that I was called upon to investigate the affair I am about to narrate.

Richard Fairlane was the cashier of a manufacturing establishment in one of the downtown business streets.

He was not more than twenty-three or four, and looked even younger.

But boyish as his appearance was, his sparsely built frame had muscles like iron. He was strong-bodied, keen-eyed, clear-headed, and he was besides liked by his companions and trusted unreservedly by his employers.

Young Fairlane had been sent to the bank to draw money for the paying off of some of the hands.

He drew the money, some nine hundred dollars, and started back to the building.

The money was in bank notes in separate rolls of different denominations, and these rolls were made into a tight parcel which he had himself re-wrapped in ordinary wrapping paper.

He had placed the parcel in an inner pocket of his coat, which with an instinct of precaution he had closely buttoned.

He was whistling softly to himself as he shouldered his way through a little crowd gathered near the entrance of a popular restaurant where a noticeably fine horse stood ticketed for sale.

Suddenly some person or persons jostled rudely past him. "Beg pardon," somebody said, politely.

He had no time to observe who had spoken, for at the instant he was whirled violently to the other side.

And on the next he stumbled, and would have fallen had he not been as agile and wary as a trained athlete.

Some one had purposely tripped him.

And as he righted himself, he saw that his coat had been torn open, and that the parcel of money was gone.

It had all happened in a twinkling; and the young fellow could scarcely believe his senses when he realized he had actually been robbed.

"Where is he?—which way did he go?" he ejaculated, as he looked inquiringly at the knot of gentlemen who were surveying the horse.

In one direction two ladies, elderly, stout, and richly dressed, were walking leisurely away; and in the other, receding at an equally unsuspicious pace, were a couple of business gentlemen whom he knew, a gray-haired woman on crutches, a boy holding a newly bought bicycle, and a harmless old fellow sandwiched between two advertising boards.

As far as any suspicious appearance was concerned, whoever had taken the parcel had disappeared as utterly as if the earth had opened and swallowed him up.

At his excited ejaculation, the group of gentlemen glanced at him, some indifferently, others with skeptical wonder.

They had been absorbed with their discussion of the fine animal before them, and they had seen nothing.

That was all Richard Fairlane could tell of the matter.

If his employers distrusted the story they did not say so. On the contrary, they did not even censure him for being less cautious than he should have been.

"It is what might have happened to any of us," said the member of the firm who sent for me to investigate the case.

There were others who did not take the same view of the affair.

Among these was one of the gentlemen who had formed the group near the restaurant entrance.

"The story is all very fine—very fine indeed," he said to me. "But if I were Messrs. Silvering & Goldoll, I should look after having the keys turned on that young man, you know."

"We are having daily reports of this kind of robbery." "An excellent cue for young Fairlane, you know—a very excellent cue!"

"Was there no jostling?—was there nothing out of the ordinary?"

"Really, I can't say, you know. There was quite a crowd of us looking over the gray. Fine beast, going for a trifle, you know."

The gentleman spoke with a strong cockney accent, and I was not wrong in judging him to be a Londoner.

From our conversation I inferred that he had not been long in the city; that he was something of a sporting man, and that he was somehow connected with the English turf.

His name I did not learn until later.

But I could glean from him no information which had any important bearing on the case.

In fact, I had never undertaken a case which seemed so hopelessly baffling.

In adopting the theory of young Fairlane's innocence there was nothing to work upon—no perceptible trail to follow.

All I could obtain of the slightest consequence was a letter which the young fellow himself had placed in my hands.

When he had been whirled about with such abrupt and unexpected violence he had struck out his right arm, partly in defense and partly to save himself from falling headlong.

His arm had been twisted backward and his hand had come in contact with something silky, like a handkerchief protruding from a pocket.

And as he steadied himself, he saw that he held not only a handkerchief, but the letter also.

With some swift instinct of sagacity he had concealed both.

The former was a square of yellow India silk, specked with dots of crimson; the letter was an epistle written in the delicate, spidery, heavily-shaded chirography of a lady.

"If you wish me to forgive past neglect—to please on your part," the lady had written—"bring me the gray. Once on her back, knowing she is your gift, I shall forget you have seemed less like my ideal of devotion than formerly. If J. J. hopes to be still my chere ami he will not neglect the pet whim of his affianced, Countess Cora."

I had not studied over the letter very long before I arrived at the conclusion that the lover of "Countess Cora" was the person who had robbed young Fairlane.

My next conclusion was that one of the knot of gentlemen surrounding the noticeably fine beast on the afternoon of the robbery must be an accomplished dissembler in the way of knavery.

These conclusions were strengthened by discoveries I made inside the restaurant.

In my tour of investigation I chanced to enter just as a pile of sweepings was being transferred to the usual ash receptacle.

A flourish of a broom and the breeze from the open door together had sent fluttering to my feet an oblong piece of thick, stone-colored wrapping paper, with a bit of red sealing-wax clinging to one roughly-edged corner.

I picked it up, and saw the broken and mutilated stamp of Silvering & Goldoll upon the wax.

"Where did it come from?" I asked the white-aproned and white-wooled old negro who, broom in hand, stood bowing and grinning before me.

"Dunno, massa," he answered, "'specs the jockey man buying the gray out heah dropped it at the table where he took de nip to gib him courage for de big price, sah."

"What did he look like—the man who bought the gray?" I queried, as I pocketed the strip of stone-colored paper, which

young Fairlane had described to me as the wrapping he had himself put around the bank notes.

"I dunno, sah; I nebber seed him afore, sah," said the old darkey, scratching his white wool reflectively. "He cum in heah in a mighty hurry, pull de kiver you got dar off a powerful big heap ob money, and den he was out dar at de hoss' head in a wink ob de eye. Dar's nebber time to study up de looks ob a gemman 'pearing and dis'pearing whar dar is such a revolvolating crowd, sah."

"Was he young or old?"

"Dat's where you hab got dis nig by de wool, sah. I can't tell nuffin' whateber 'bout him."

With the caution of his race, the old darkey had become stubbornly reticent the instant he guessed I had a motive in questioning him.

But I knew I had struck the trail at last, and that sooner or later I should put my hands upon the criminal.

Silvering & Goldoll had sent for me within an hour after their loss had occurred; and the discoveries just mentioned I had made the same afternoon.

Baffling as the case had seemed in the beginning, I felt that my progress was decidedly encouraging.

"And there is a possibility of your recovering a portion at least of the money," I remarked the next day to one of the firm.

"We have changed our opinion about young Fairlane, though. We have heard something of such a nature that we have felt justified in putting him under arrest. We had it from a gentleman on the spot."

In my astonishment I almost sprang from my chair.

For an instant I was speechless.

Richard Fairlane under arrest!—and just at the moment when I was ready to prove the truth of his story!

And yet after all young Fairlane might have gone into the restaurant himself and taken the wrapper from the money while indulging in a "nip," as the darkey styled it.

"Who was your informant?" I inquired.

"His name is Jasper Jaxon."

Again I started.

It seemed to me that Jasper Jaxon was not unlikely the "J. J." of the letter, and the lover of the yet unidentified "Countess Cora."

"He came in this morning with a small order for goods," the member of the firm continued. "I don't know how we came to mention the matter. But anyway he stated what he saw very clearly. He regards young Fairlane's tale as absurd—and so it is when one comes to think of it."

"What did he see?"

"He saw nothing to corroborate any such fairy yarn. His attention was first attracted by Fairlane shouting something about robbery—he couldn't exactly make out what. There was no suspicious confusion or haste by anybody nor, in any direction. The impression at the time was, he says, that the young man had been imbibing, or was a little off his base."

"What sort of a looking man is this Mr. Jaxon?"

"That I don't know. His conversation was with Mr. Goldoll."

Again I was baffled.

Mr. Goldoll had left the building after arranging some minor matters.

He had driven direct to the ferry, from where he was to start on a prolonged business tour through the West.

"Do you know where I should be apt to find this Mr. Jaxon?" I queried.

The senior partner shook his head.

"By the way," he said, after a pause, "he mentioned, I remember Goldoll saying, that he was the purchaser of the gray horse, and he meant to try the animal's mettle in the park this afternoon. That bit of information ought to be useful to a detective, that is if you really think we shall require him as a witness against young Fairlane."

It was not to serve as a witness against the unlucky Richard Fairlane that I wanted to find Jasper Jaxon.

But the bit of information was sufficient for my purpose all the same.

That afternoon I rode into the park mounted upon the best

saddle-horse I could secure from the stables in the vicinity.

I had gone early; and I cantered leisurely about the main entrances, feeling pretty sure that sooner or later I should catch sight of a powerful dappled gray horse which I knew I should recognize again anywhere.

I had not long to wait.

I was less than half a block away from the most fashionable drive when a lady and gentleman galloped past me and into the park.

And there was the gray horse; and in the saddle sat a handsome woman whom I instantly concluded must be the mysterious "Countess Cora."

Her companion was the Londoner with the cockney accent whom I had interviewed on the previous day.

But he had changed his appearance slightly, however—unfortunately for himself.

He had sacrificed his bushy red "mutton chops"; his face was clean shaven except for a neatly trimmed mustache which was dyed a jet black.

As he passed me I consulted a small photograph which I had carried for some weeks in one of my pockets.

"Great Jupiter! Why didn't I recognize the man before?" I said to myself, as I headed my horse for a bridle path which I knew would intercept their route.

As I neared the junction of the two paths, there was a sudden startling uproar; and as I trotted around a curve, the scene of tumult opened before me.

The gray horse had become unmanageable; with its eyes like coals of fire and snorting steam from its blood-red nostrils, it had suddenly plunged madly away.

Two or three equestrians and a number of the mounted police had started promptly to the aid of the endangered woman, who kept her saddle bravely.

But it was her companion whose daring arm and grip of steel checked the maddened brute.

It was a heroic act, and for the moment I regretted the fact that, by virtue of the photograph in my pocket, I was obliged to claim him as my prisoner.

Both dismounted, the handsome woman trembling still with terror of the danger from which she had been saved, and the man clinging desperately to the bits of the only half conquered runaway.

I slipped from my saddle and stepped quietly beside him.

"Turn the horse over to the mounted officer, and lend the lady your own, Jasper Jaxon—Jerry Jasper Kaine—you must come with me," I said in a low voice.

The name which I had spoken last was that of one of the most daring and notorious impostors and confidence men of the day.

He was wanted in half a dozen cities for offenses of various character.

As I spoke the name he whirled with a look I shall never forget; fury, desperation, defiance—all were there.

In a second he had sprung to the back of the still only half controllable gray.

"Get out of my path!" he hissed down to me as he turned his horse as if to bear me down beneath its frantic hoofs.

But I clutched the gray's bits with both hands, and a signal to the mounted officer was sufficient to spoil his little game of flight.

It needed but little more investigation to bring to light the adroit maneuver by which he had snatched the money parcel from young Fairlane's keeping.

He had been in the bank when Richard drew the money, and he had followed the young man, watching his opportunity to effect the bold robbery. He had depended from the first on turning suspicion against the young fellow.

The "Countess Cora" was not an accomplice of his crimes. The man idolized her, but her love was an expensive luxury, and her pet whim of the gray horse had sealed his fate.

They were married in prison just before his sentence—a heavy one it was, too.

Messrs. Silvering & Goldoll recovered the larger portion of the money—and Richard Fairlane, perhaps as compensation for the injustice done him, was shortly afterward admitted to membership with the firm.

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